FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE – Part 2

Adviser **Profile**

Date of Issue 30 June 2018 (v10.0)

The financial services offered in this Guide are provided by:

Highview Wealth Solutions Pty Ltd ABN 96 135 996 842
Corporate Authorised Representative No. 337009
2 Codrington Street
Cranbourne VIC 3977
Phone: (03) 5990 1000 **Email:** bruce@highview.com.au

An Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 8, 525 Flinders Street Melbourne VIC 3000
Ph: (03) 9209 9777 Fax: (03) 9209 9770

About Your **Adviser Profile**

We understand how important financial advice is, and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by Highview Wealth Solutions Pty Ltd, Corporate Authorised Representative No. 337009 of InterPrac Financial Planning (AFSL 246638) to ensure that you have sufficient information to confidently engage us to prepare financial advice for you.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

About **Highview Wealth Solutions P/L**

Highview has continued to service its clients and the local community over the last 22 years. Highview's Financial Planning arm, Highview Wealth Solutions, looks at every aspect of your financial future and strategically models where you are, where you would like to be, and provides the strategies to get you there.

Our focus is always on how best to achieve your goals in the most effective way taking into account your personal values concerning money and risk.

We are committed to building long-lasting relationships with our clients by providing them with friendly superior services in a timely and cost effective manner.

Highview Wealth Solutions Pty Ltd
Corporate Representative No. 337009

Address: 2 Codrington Street, Cranbourne VIC 3977
Postal: PO Box 753, Cranbourne VIC 3977
Phone: (03) 5990 1000
Web: www.highview.com.au

About Your **Advisers**

Bruce Chisholm
Authorised Representative No. 1235025

Email: bruce@highview.com.au
Mobile: 0432 971 202

Bruce Chisholm is a qualified accountant and financial planner with a Bachelor of Business and a Diploma in Financial Planning.

Bruce is a member of the Financial Planning Association (FPA), Australia's leading professional community of financial planners. As a CERTIFIED FINANCIAL PLANNER® professional, Bruce has gone one step further to achieve the highest qualification in financial planning worldwide.

Bruce's knowledge was recognised in 2013 when he was ranked in the Top 50 Master Class Honour Roll by the Australian Financial Review Smart Investor.

With over 15 years of experience advising clients together with prior accounting and management experience, Bruce has the competence and expertise to develop, implement and manage transformational strategies to give you the security and peace of mind that comes from being prepared for the future.

Bruce is passionate about the positive difference trusted and credible advice can make to clients' lives, by working with them on an ongoing basis.

Bruce has significant experience assisting a broad range of clients including those with self managed superannuation funds and complex structures and has specialised in retiree and pre retiree clients.

Outside of work Bruce enjoys spending time with his family and enjoying the lifestyle offered by living on the Mornington Peninsula.

Silvio Marinelli
Authorised Representative No. 457162

Email: silvio@highview.com.au
Mobile: 0410 408 882

Silvio Marinelli is a fully qualified accountant with a Bachelor of Business, and a Registered Tax Agent. With over 20 years of experience Silvio has the competence and expertise to advise clients on solutions to minimise their tax and create wealth. In particular, Silvio has a passion towards property investment and Self-Managed Superannuation advice (his area of expertise!). Silvio has worked his way from a graduate accountant to becoming a Partner of Highview Accounting Services, a firm with three office locations in Cranbourne, Prahran and Mornington.

Being passionate about the need to invest to plan for a comfortable retirement, Silvio decided to add to his Bachelor of Business qualification and become qualified as a Financial Planner in order to help others also achieve their financial goals and desires. After completing his financial planning studies, Silvio is enthusiastic to help his clients plan for their wealth creation.

Silvio continues to assist his clients with accounting and taxation advice, but can easily 'switch hats' and offer financial planning strategies - a unique skill that benefits clients greatly - who better to offer financial advice than your Accountant?

Another of Silvio's areas of expertise lies in business coaching and mentoring. Coupling his own business experiences and knowledge, Silvio thoroughly enjoys nurturing businesses to become the best they can be. Currently completing his Diploma of Human Resources, Silvio ensures he is abreast of the latest information and changes in business practices that can assist his clients to increase profitability and work efficiency.

Silvio is very passionate about the local community, serving on various committees including the Cranbourne Football Club, Cranbourne Cricket Club, Cranbourne Chamber of Commerce, Lyndhurst Secondary College Advisory Panel and Devon Meadows Cricket Club. Silvio is currently also the treasurer and committeeman of the Cranbourne Turf Club. Silvio enjoys playing cricket, watching his beloved Richmond Football Club and forming lasting relationships with clients to help them with their tax, business and wealth strategies.

Darren Crowther
Limited Authorised Representative No. 1243569

Email: darren@highview.com.au

Darren Crowther is a Certified Practising Accountant (CPA), with a Bachelor of Accounting degree from RMIT University. With over 15 years accounting experience he has the knowledge and expertise to offer his clients tailored solutions. Darren is a registered SMSF auditor and holds a current Tax Agent Licence - he is passionate about his industry, always taking any opportunity he can to further his knowledge and understanding. His technical knowledge is one of his key strengths.

Darren enjoys getting to know his clients, and takes pride in ensuring he consistently offers them excellent service and advice when it comes to taxation.

Darren is a true team player, and is proud to be a Partner of Highview Accounting Services. His ambition and dedication to his clients is what makes him so successful in his role. He truly offers 'red carpet' service to each and every one of his clients. Father of two children, Darren's enjoys spending quality time with his family.

Darren’s technical knowledge and ability to form and build excellent working relationships is evident when speaking with his clients. The trust they have for him is second-to-none and he values each and every business relationship he has.

In response to changes to legislation, Darren has completed his training and appointment as a Limited Authorised Representative, able to assist in the set up, administration and wind down of SMSFs.

David Sheahan
Limited Authorised Representative No. 1243575

Email: dave@highview.com.au

Dave is a Certified Practising Accountant (CPA), with a Bachelor of Business from Monash University. His experience spans across 14 years in the accounting, taxation, financial analysis and general business practice. Dave brings knowledge and experience to the Highview team, gained from working with a range of firms and mentors.

Interestingly, this is not the first time Dave has been a part of the Highview team; Dave worked for Highview in the early 90's while still completing his accounting studies. After a few years Dave ventured out to expand his experience – and to Highview's benefit re-joined the team as a senior manager in 2014, bringing with him a vast bank of knowledge and management experience. In 2016 Dave became a partner of Highview Accounting Services.

Dave's experience includes an international stint in the UK. It was during this time that he seized the opportunity to expand his knowledge on the workings of big organisations by taking on roles with multinational corporations.

Dave's previous role as a Client Manager has enabled him to demonstrate the skills and passion for providing business services including advice, accounting and taxation services and a yearning for continual improvement.

He enjoys playing sport, listening to a range of music, surfing and spending time with his wife and children. Dave spends his weekends socialising with friends and his family, visiting areas and events around Melbourne and working on the wish list of improvements he has around his home.

Dave's strength is people. His job involves getting the most out of his team, offering support and mentoring. It's something he enjoys. When asked why he thinks people is his strength Dave says "To lead people, you've got to take time to understand them, engage with them, help them. That doesn't come just by adding up the numbers."

Today Dave's passion is in facilitating businesses to grow and evolve. Dave's focus is on acting in the role of business mentor to help clients develop the full potential of their business. In this role Dave joins clients on their unique journey and provides the tools and knowledge they need along the way to make the right decisions.

Dave's aim for his clients parallels his own philosophy and personal journey; having a focus on his own career growth and business success while maintaining balance in his life with his wife and children.

In response to changes to legislation, David has completed his training and appointment as a Limited Authorised Representative, able to assist in the set up, administration and wind down of SMSFs.

Nicholas McPhillips
Limited Authorised Representative No. 1243639

Email: nick@highview.com.au

Nick has been with Highview for almost 10 years. Joining the team initially to complete his work experience component while in Year 10, and then, simply never left.

Nick has gone from strength to strength over the years and is a powerful asset to our team - now as a fully-fledged qualified Accountant.

When asked "What's your favourite part of the job?" Nick's response was, "Achieving a desired result for a client - when you work with a client who has a goal and assist them along their way to achieving the goal. You get a great deal of satisfaction when the desired result is achieved and the client is reaping the rewards."

Nick is a true team player and an excellent leader. His knowledge and ability to provide clarity to clients surrounding technical information and advice comes naturally to Nick. Clients enjoy their interactions with Nick and often say that he's purely and simply an "all round good bloke who knows his profession".

Guiding and supporting clients and forming long term relationships built on trust and reliability remain at the core for Nick. He is eager to continually learn and grow as a professional, build on his experience, and broaden his areas of expertise over time.

In response to changes to legislation, Nicholas has completed his training and appointment as a Limited Authorised Representative, able to assist in the set up, administration and wind down of SMSFs.

Sitong (Scott) Chen
Limited Authorised Representative No. 1243632

Email: scott@highview.com.au

Scott Chen is a Certified Practising Accountant (CPA), with a Professional Accounting Masters degree from Monash University. With over 9 years accounting, taxation and SMSF experience, he has the knowledge and expertise to offer his clients tailored solutions.

Scott speaks fluent Cantonese, Mandarin and English. He is involved in many local Chinese communities and is passionate about helping new migrants settle in Australia.

In his time off, Scott loves staying at home with his two young children.

Scott understands the importance of good taxation and finance advice, and the stability this can provide clients and their families. Scott is always willing to help his clients by going above and beyond to deliver great results.

In response to changes to legislation, Scott has completed his training and appointment as a Limited Authorised Representative, able to assist in the set up, administration and wind down of SMSFs.

Financial **Services Your Adviser Provides**

The financial services and products which Highview Wealth Solutions can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

Fees and **Payments**

Highview Wealth Solutions is a professional advice firm which receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission – Your adviser may be remunerated for the personal insurance services they provide by receiving commission. Commission rates vary greatly between products and providers. Please note, commissions are not an additional charge to you, they are paid by the product provider from the fees paid on your investment, or from the premium you pay for your insurance.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide Highview Wealth Solution’s advice fees are $330 per hour including GST.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.