FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE – Part 2

Adviser **Profile**

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The financial services offered in this Guide are provided by:

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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 29 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

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About Your **Advisers**

Bruce Chisholm
Authorised Representative No. 1235025

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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

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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.

D'Avery Pillay
Authorised Representative No. 469915

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D’Avery Pillay is a qualified Financial Planner and Mortgage Broker with 10+ years’ experience in the financial services sector, including a 5-year stint running his own financial services business. More recently, he saw an opportunity for change, selling up his portion of the business to his partners in 2018. He joined the Highview Accounting & Financial team in 2019 – a relationship which has proved to be a meeting of the minds.

D’Avery is a driven individual and his knowledge is industry recognised, having achieved four high-profile award wins during his career including:

- Rising Star Award for Financial Planning;
- The Adviser Better Business Award for Best Community Engagement Program;
- ABA Diversification Program of the Year award:
- MFAA State Finalist award.

Over the past decade, D’Avery has proven himself to be a passionate advocate for his clients, going above and beyond to ensure they get the best outcomes possible. He believes in providing advice and solutions clearly to his clients - in a way that breaks down any complexities. He is committed to his clients and always ensures his clients feel at ease with their financial plans and decisions.

When he isn't busy with work or home renovating duties, you'll find D'Avery researching his next overseas travel experience or booking a weekend scuba diving adventure with friends.

Financial **Services Your Advisers 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 receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2019, Life Insurance commissons are capped at 77% (including GST) of the premium for the first year of the policy. Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.
Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

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.