Century Financial Group

Investment - Insurance - Superannuation

FINANCIAL PLANNING
FINANCIAL SERVICES GUIDE – Part 2
Adviser **Profile**

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The financial services offered in this Guide are provided by:

Therese Raso Authorised Representative No. 1256774
Century Financial Group Pty Ltd ABN 46 613 022 978
412/10 Century Circuit
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Phone 02 9894 2239 Email therese@centuryfinancial.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
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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 **Therese Raso,** Authorised Representative No. 1256774 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Therese Raso,** to prepare financial advice for you.

Therese Raso, operates under Century Financial Group Pty Ltd, Corporate Authorised Representative No. 1256763.

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 **Century Financial Group P/L**

Century Financial Group provides financial services that are client driven. We help our clients to succeed in their financial goals and enjoy assisting people during all stages of their financial journey, from those who may be new to investing to those further along their journey to ensuring their financial future, from business owners to retirees.

Our clients appreciate our approachable and genuine nature and our ability to really listen. We ensure that they have our complete focus and aim to provide the highest levels of quality service.

Century Financial Group make clients goals and successes our priority.

About Your **Adviser**

Therese Raso has had extensive experience in the financial sector since starting her career in 1984. Therese commenced at the ATO as a taxation auditor, before moving across in 1994 to tax consulting in private practice, including her current role at Century Taxation Services, a business operating alongside Century Financial Group.

As a Registered Tax Agent and CTA, Therese has considerable taxation and financial knowledge and experience, enabling her to offer a comprehensive financial service to her clients.

Qualifications:

- Bachelor of Business (Accounting)
- Diploma of Financial Planning
- Chartered Tax Adviser (CTA) The Tax Institute
- Registered Tax Agent

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Financial **Services Your Adviser Provides**

The financial services and products which **Therese Raso** 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**

Therese Raso is a professional adviser who 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. 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 Therese's advice fees are $275 per hour including GST.

For simple advice the fee starts at $550 and more comprehensive advice from $2200 (including GST).

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