MB Wealth Management Pty Ltd

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Kristy Louise Rowse Authorised Representative No. 1005425
MB Wealth Management Pty Ltd ABN 17 639 039 660
4-6 Von Mueller Way
Cowes VIC 3922
Phone 0400 750 564 **Email** kristy@mbwm.com.au **Website** www.mbwm.com.au

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Australian Financial Services Licence Number: 246638
Suite 1, Level 20, 555 Collins 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 **Kristy Louise Rowse (Kristy Rowse),** Authorised Representative No. **1005425** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Kristy** to prepare financial advice for you.

Kristy operates under MB Wealth Management Pty Ltd, Corporate Authorised Representative No. 1281691.

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 Your **Adviser**

Kristy began her career in finance in 1997 with the National Australia Bank, where she worked in home loan lending and progressed to Branch Manager. However, it didn't take long for Kristy to realise her true passion lay in providing professional financial advice to help people improve their financial wellbeing. After completing her qualifications, she became a Financial Adviser in 2003 and has held the Certified Financial Planner® designation since 2005. She has also been a proud member of the Financial Advice Association Australia since 2003.

With over 25 years of experience in the financial services industry, Kristy brings a wealth of knowledge and genuine care to her clients. She is known for her strong technical expertise, her ability to explain complex strategies in an easy-to-understand manner, and her commitment to delivering advice that is not only appropriate but truly in the best interests of her clients. Kristy believes in building long-term relationships and has seen first-hand how quality advice can significantly enhance her clients' financial outcomes and overall happiness.

Kristy's approach is centred on creating a positive client experience by taking the time to understand each person's unique situation, values, and goals—whether short-, medium- or long-term. While she specialises in retirement planning, superannuation, and social security, Kristy enjoys helping clients across all areas of their financial lives, empowering them to make informed decisions about their future.

A proud Warragul local, Kristy has deep ties to her community. She has served on the school council and was School Council President for many years. She has also been involved with local basketball in various roles. Kristy lives in Warragul with her husband Brett and their three teenage sons. She is a passionate motorbike rider and spends most weekends riding. She also enjoys any adrenaline-filled activity, always looking for the next adventure.

Kristy Rowse
Authorised Representative No. 1005425

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Financial **Services Your Adviser Provides**

The financial services and products which **Kristy** 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**

Kristy 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.

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 2020, Life Insurance commissions are capped at 66% (including GST). 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 Kristy’s advice fees are $330 per hour including GST.

An initial obligation free appointment with Kristy Rowse is at MB Wealth Management’s expense.

If that first appointment leads to an advice need, the initial minimim fee would be $1,100 including GST with a maximum advice fee of $11,000 including GST.

For Ongoing Advice needs the minimum fee is $1,100 per annum with a maximum ongoing fee of $11,000 pa including GST depending on the complexity of advice needed.

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