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Tax (financial) adviser
25979918

RJD Financial Planning 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:

Robert Jesmond De Bono Authorised Representative No. 320596

RJD Financial Planning Pty Ltd ABN 27 639 511 050

500A Brighton Road,

Brighton SA 5048

Phone 0448 210 423 **Email** rob@rjdfinplan.com

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders St 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 **Robert Jesmond De Bono (Rob De Bono)**, Authorised Representative No. **320596** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Rob** to prepare financial advice for you.

**Rob operates under RJD Financial Planning Pty Ltd
Corporate Authorised Representative No 1280960**

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 RJD Financial Planning

As a Corporate Authorised Representative of InterPrac Financial Planning, RJD Financial Planning offers you a wide range of services to assist you in planning towards achieving your financial goals. We are committed to providing you with the highest level of advice by offering you a complete solution to your needs and have authorised Rob to provide you with general and personal financial advice

About Your Adviser

Rob has been in the Financial Services Industry since 1988 and brings over 30 years of industry experience. Before becoming a Financial Adviser, Rob started his career in Trade finance with ANZ Bank. He then progressed to Corporate Superannuation with BT Financial Group and then Client Relationship Management within Financial Planning Practices and worked with financial advisers for 10 years developing a strong passion for helping clients achieve both their financial and personal goals, whilst helping to educate them on financial literacy. Rob holds a Post Graduate Certificate in Financial Planning and is working towards a Masters in Financial Planning. He also holds an Advanced Diploma of Financial Planning and Certificates in Tax for Financial Advice and Commercial Law. Rob has a very approachable demeanor and explains strategies in an easy to understand way, providing a high-quality service and with his clients informed and confident each step of the way. Approaching a financial adviser can seem daunting at first however, Rob aims to create a positive client experience. By exploring your current situation and assisting you in discovering what is really important to you, he will help to articulate your short-, medium- and long-term goals to make informed decisions for your future.

Rob De Bono

Authorised Representative No. **320596**

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Phone: 08 8471 0007

Mobile: 0448 210 423

Email: rob@rjdfinplan.com

Web: www.rjdfinplan.com

Financial Services Your Adviser Provides

The financial services and products which **Rob** 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

Rob 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 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 **Rob's** advice fees are \$330 per hour inclusive of GST.

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