

# Seek Financial Advice

## FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 2) Adviser Profile

**Date of issue 13 December 2022 - Version 12.0**

The financial services offered in this Guide are provided by:

**Scott Geoffry Levingston** Authorised Representative No. 343640

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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 **Scott Geoffrey Levingston (Scott Levingston)**, Authorised Representative No. **343640** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Scott** to prepare financial advice for you.

**Scott operates under Seek Financial Advice, Corporate Authorised Representative No. 343641**

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 Seek Financial Advice

Seek Financial Advice is a Melbourne-based financial advising firm. Seek Financial Advice offers integrated financial advice services supported by outstanding qualifications, experience and a personalised approach.

Seek Financial Advice can give you complete financial, investment, wealth creation and wealth protection advice along with business support services that integrate with your goals.

Most of our clients are investors, property investors, property developers, business owners or successful career professionals with families to educate and protect. We have assisted many people to start their investment journeys. Some of the specialised services we offer our clients are:

- Investment/ Property Investment Services
- Wealth Protection strategies
- Business start-up advice and management consulting
- Self-Managed Superannuation Fund (SMSF) services. Investment strategy, tax planning, estate planning and insurance.
- Retirement planning and Estate Planning
- Private Banking Services

Our Mission is to help our clients:

- Create and protect wealth during their working years.
- Achieve financial security and peace of mind for retirement.
- Optimise their opportunities to focus on their careers, businesses and families with suitable financial structures supporting their journey.
- Assist in transferring assets through estate planning to beneficiaries in line with clients' wishes.

## About Your Adviser

Scott has worked extensively in financial services since completing his Degree in Economics in 1993.

He commenced as a financial adviser in 2010 and has brought a broad range of life and financial services experience to the role.

Scott's education, qualifications and experience:

- Graduate Diploma of Financial Planning (2020) – Kaplan Professional
- FASEA Financial Adviser Exam (2019) – FASEA Standards Authority
- Diploma of Financial Services (FP) (2009) – Aust College of Professionals
- Bachelor of Economics (1993) – La Trobe University
- Principles in Self-Managed Super Funds – International Institute of Technology

### Scott Levingston

Authorised Representative No. **343640**

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## Financial Services Your Adviser Provides

The financial services and products which **Scott** 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

**Scott** 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 **Scott's** advice fees are \$495.00 per hour including GST. Administration costs at Seek Financial Advice are less than this.

Statement of advice preparation, scope of advice required, and insurance product commissions vary from client to client.

A preliminary meeting will be conducted to work out requirements and costings to help you achieve a plan for your financial goals. Many clients choose to minimise their out of pockets by utilising insurance product commission to cover portions of the advice cost.

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