Quest Insurance and Financial Solutions

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Nadia O'Sullivan Authorised Representative No. 233460
Quest Enterprises Pty Ltd Trading as Quest Insurances and Financial Solutions
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Level 8, 525 Flinders St Melbourne Vic 3000
Ph: (03) 9209 9777

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 **Nadia (Dong Gu) O'Sullivan,** Authorised Representative No. **233460** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Nadia** to prepare financial advice for you.

Nadia O'Sullivan operates under Quest Enterprises Pty Ltd Trading as Quest Insurance and Financial Solutions, Corporate Authorised Representative No 384131

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 **Quest Insurance and Financial Solutions**

Our Quest is to provide you with Insurances and Financial Solutions that are tailored to your unique situation. We take the time to understand your position and what is important to you. We also work with you and mentor you so that you will have a better understanding and grow your financial knowledge. Our recommendations are based on meeting your individual needs and requirements.

About Your **Adviser**

Nadia has over 20 years experience in financial planning. As a member of the Association of Financial Advisers, Nadia has an Advanced Diploma in Financial Planning and is pursuing a Master's Degree in Financial Planning. Nadia strongly believes in the value that quality financial advice can bring to her clients, and understands the importance of protecting clients' lifestyles through insurance.

Nadia is bilingual in English and Mandarin. Originally a teacher with a Master's degree in Education, Nadia's educational background is a strength that enables her to understand and explain complex strategies in a way that her clients understand, which gives them confidence and empowers them.

Nadia has made it her mission to work with client from diversified backgrounds and professions. Given she migrated to Australia from Guilin, China in 1994, she particularly enjoys helping other migrants understand their finances and achieve their goals. Her own experiences of moving to another country have given her an understanding of the challenges that come with adapting to a different culture and a different financial landscape. Nadia truly enjoys helping others improve their situation.

Nadia is married with three children. When she is not working, she spends her time gardening, helping in the local school, as well as maintaining her heritage and connections with the Australian Chinese community.

Nadia (Dong Gu) O'Sullivan
Authorised Representative **No. 233460**

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Financial **Services Your Adviser Provides**

The financial services and products which **Nadia** 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**

Nadia O'Sullivan 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 **Nadia O'Sullivan's** advice fees are $220 per hour including GST.

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