baumgartner
financial services

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

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The financial services offered in this Guide are provided by:

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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 Baumgartner Financial Services Pty Ltd, Corporate Authorised Representative No. 1249364 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Baumgartner Financial Services Pty Ltd to prepare financial advice for you.
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 **Baumgartner Financial Services Pty Ltd**

Baumgartner Financial Services Pty Ltd (BFS) was established in 2016, as part of the Baumgartner Group, which has been providing, tax, compliance, audit, SMSF audit and other services since 1983. BFS was created out of the growing aspirations to continue to provide a comprehensive financial service to our clients.

We are relationship driven and focused on providing first-class strategic advice and financial success.

At Baumgartner Financial Services we spend time to get to know our clients and aim to provide a lifelong service. We strongly believe in keeping our clients informed and supported in all endeavors.

Baumgartner Financial Services Pty Ltd is Corporate Authorised Representative No. 1249364 of InterPrac Financial Planning Pty Ltd (AFSL 246638).

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About Your **Advisers**

Bradley (Brad) Hunt

Authorised Representative No. 1000913

Mobile: 0408 009 071
Email: b.hunt@baumgartners.com.au

Brad has over 15 years' experience in the financial services industry, having started his career auditing financial services businesses with Price Waterhouse Coopers. He then moved into the personal financial advisory space, providing clients with integrated estate planning, personal insurance, self-managed superannuation, investment cash flow and debt management advice.

During this time he completed his Chartered Accounting (CA) qualification and Graduate Diploma in Financial Planning. He is a member of the Institute of Chartered Accountants (ICAA) and the Financial Planning Association (FPA).

Brad has helped assist many clients build and protect wealth, particularly in the areas of personal financial management, retirement planning, superannuation and estate planning.

Brad and his wife Katie lead a busy life at home, revolving around their three young children, who actively participate in Australian Rules football, soccer and basketball, as well as swimming and gymnastics. Brad enjoys playing competitive night tennis with a team formed over 25 years ago. To relax you'll find him pottering in the vegie patch and enjoying walks with the family Labrador.

Brad's Qualifications and Memberships

- Certified Financial Planner
- Chartered Accountant
- Graduate Diploma Financial Planning
- Bachelor of Commerce (Accounting)
- Bachelor of Arts (HPS & French)
- Member of the Institute of Chartered Accountants
- Member of Financial Planning Association

Financial **Services Brad Provides**

The financial services and products which Baumgartner Financial Services 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).

David Baumgartner

Limited Authorised Representative No. 1250008

Mobile: 0408 170 659
Email: dkb@baumgartners.com.au

In response to changes to legislation, David has completed his training and appointment as a Limited Authorised Representative, able to assist in the set-up, administration and wind down of SMSFs.

David Baumgartner is the Senior Partner and founder of the Baumgartner Group. David has emerged as a leader in the business advisory service industry for the small and medium enterprise market, and is well respected by his clients and colleagues. The experience of growing his own small business positions him well to anticipate and support his clients in similar circumstances.

Having developed a solid accounting background at Ernst & Young and Bourne Griffiths Boyd, David identified an opportunity to develop a unique business model based on the traditional concept of successful business relationships, built on trust.

David has developed in depth experience working with clients on business mergers, acquisitions and takeovers with transactions ranging in size from $1m to $100m, in industries as diverse as local professional services organisations to a multi-national chemical importing company. These transactions also necessitated skills in estate planning, retirement planning and business succession planning.

David is focused on the continued development of the accounting profession, the clients and team at Baumgartner Partners and the community at large. David also has a passion for life, family and good wines.

David's Qualifications and Memberships

- Bachelor of Economics
- Fellow, Chartered Accountants Australia and New Zealand
- Fellow, Taxation Institute of Australia
- Fellow, FINSIA
- Associate, SMSF Association
- Registered SMSF Auditor

David's Specialist Areas

- Business Management and Advisory
- Tax Planning
- Self-Managed Superannuation Funds

Financial **Services David Provides**

- provide financial product advice on SMSFs;
- arrange to deal in an interest in a SMSF;
- provide financial product advice on superannuation products in relation to a person's existing holding in a superannuation product but only to the extent required for:
  - making a recommendation that the person establish a SMSF; or
  - providing advice to the person on contributions or pensions under a superannuation product;

- provide class of product advice on the following:
  - superannuation products and;
  - basic deposit products.

Fees and **Payments**

Baumgartner Financial Services Pty Ltd is a professional advice organisation which 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 you prior to commencing work. You will recieve an engagement letter which will outline the scope of advice and fees.

- As a guide Brad's advice fees are $410 per hour including GST.
- As a guide Davd's advice fees are $410 per hour including GST.

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