



Border Financial Advice

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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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 Thomas Cobden Lewis Border (Tom Border), Authorised Representative No. 1005636 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Tom Border to prepare financial advice for you.

Tom Border operates under Snelling-Lillyman Pty Ltd trading as Border Financial Advice Corporate Authorised Representative No. 1242005.

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 Border Financial Advice

Border Financial Advice's aim is to help you to organise your financial affairs, build your long-term wealth and balance your lifestyle of today with your needs for tomorrow. Together we will develop your unique life plan.

Approaching a financial adviser can seem daunting at first, however Tom 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 that become the foundation of his advice.

Tom Border is committed to being part of the journey with his clients and providing high quality service. He is very approachable and explains strategies in an understandable way. Tom upholds the highest standards of compliance and ethics and is a long-term member of Financial Planning Association.

About Your Adviser

I love living and working in WA because of the climate, great local food and wines, a friendly community, a variety of outdoor sceneries coupled with fabulous family and friends.

Outside work I enjoy anything to do with water, travel, bush walking, being healthy, rugby, and spending time with family.

I commenced my financial planning career at AMP as a Financial Advisor in 1997 and have also held personal and business specialist financial planning positions with some of the major banks and Industry Super Funds.

After graduating from the University of New England in 1985 with a Bachelor of Financial Administration, I completed a Diploma of Financial Planning and a Master of Business.

From 1998 to 2020 I was a member of the Financial Planning Association of Australia, and in 2016, I became a registered Tax (Financial) Adviser with the Tax Practitioners Board.

I pride myself on delivering unbiased solutions to my diverse client base which consists of individuals, couples, families, and retirees. Over the years I have provided advice to clients on wealth creation through investment, superannuation and retirement, and wealth protection through life, total and permanent disability, critical illness and income protection insurance.

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Financial Services Your Adviser Provides

The financial services and products which Tom Border 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

Tom 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 Tom's advice fees are \$220 per hour including GST.

We may also charge a fee if you choose to receive ongoing services. The cost will depend on the service package you choose (please refer to the table below). The services included in each package and cost to you will be communicated to you separately and outlined in your Client Service Agreement and disclosed in your SoA with payment options.

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

Package	Fee Type	Cost to You
Silver	One-Off SoA Establishment Fee	An agreed cost between Tom Border and yourself.
	One-Off SoA Implementation Fee	An agreed cost between Tom Border and yourself.
	Ongoing Service Package	Between \$0 and \$1,849 p.a. (plus GST)
Gold	One-Off SoA Establishment Fee	An agreed cost between Tom Border and yourself.
	One-Off SoA Implementation Fee	An agreed cost between Tom Border and yourself.
	Ongoing Service Package	Between \$1,850 and \$3,499 p.a. (plus GST)
Platinum	One-Off SoA Establishment Fee	An agreed cost between Tom Border and yourself.
	One-Off SoA Implementation Fee	An agreed cost between Tom Border and yourself.
	Ongoing Service Package	Between \$3,500 and \$5,499 p.a. (plus GST)
Diamond	One-Off SoA Establishment Fee	An agreed cost between Tom Border and yourself.
	One-Off SoA Implementation Fee	An agreed cost between Tom Border and yourself.
	Ongoing Service Package	From \$5,500 p.a. (plus GST)
Personal Insurance	One-Off SoA Establishment Fee	An agreed cost between Tom Border and yourself.
	One-Off SoA Implementation Fee	An agreed cost between Tom Border and yourself.
	Initial Commission	A maximum of 66% of the first year's premium (paid by the insurance company) for new policies.
	Ongoing Commission	A maximum of 22% of the premium (paid by the insurance company) each year.