



PWM Advice

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:
PWM Advice Corporate Authorised Representative No. 1274992
ABN 25 632 502 526
180 Lords Place
Orange NSW 2800
Phone (02) 6360 1232 **Email** advice@pwmadvice.com.au
Web www.pwmadvice.com.au

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

- **Palminder Sodhi (Pal Sodhi)**
Authorised Representative No. **1296501**
- **Darren Glen Tindall (Darren Tindall)**
Authorised Representative No. **438684**

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Pal** and, **Darren** to prepare financial advice for you.

Pal and Darren operate under Tindall Girls Pty Ltd trading as PWM Advice Corporate Authorised Representative No. 1274992

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 PWM Advice

Address: 180 Lords Place
Orange NSW 2800
Postal Address: PO Box 19
Orange NSW 2800
Phone: (02) 6360 1232
Web: www.pwmadvice.com.au

Financial Advice made easy. People-centric financial advice services, connecting what matters most in life to financial security.

Here at PWM Advice, we offer easy financial advice. No matter what stage of life you are in, we are here to help. Our focus is our clients, we like to follow up and provide clients with frequent status updates. Our team understands how you want to connect with your future and what steps can be taken to achieve wealth.

With practical advice that helps every family and individual secure financial freedom.

PWM Advice works a little differently. We look beyond the number to see the lifestyle and the people behind the figures. Rather than focus on individual services we want to understand how you live and what are your financial goals, no matter what stage of life you're in.

About Your Advisers

Pal Sodhi

Pal has been in the Financial Planning profession since 1997. His experience includes practicing as a Financial Planner for nine years, managing and coaching financial planners for 11 years and spent most recent times in various head office roles.

Pal has the following qualifications.

- Master of Financial Planning (University of the Sunshine Coast Queensland)
- Master of Business Administration (Executive) – (Australian Graduate School of Management – University of NSW)
- Diploma of Financial Planning (Deakin University)
- Bachelor of Commerce – Accounting and Law (University of Western Sydney)

In 2021 Pal passed the Financial Adviser exam.

He is a salaried employee of PWM Advice.

Pal Sodhi
Authorised Representative No. **1296501**

Pal operates under Tindall Girls Pty Ltd trading as PWM Advice Corporate Authorised Representative No 1274992

Email: pal@pwmadvice.com.au

Darren Tindall

Darren has been in the Financial Services Industry since 2001. Darren's experience includes holding an Authorised Representative agreement practicing as a Financial Planner for 5 years and managing and coaching financial planners for 8 years.

In 2022 Darren passed the Financial Adviser exam.

Darren has the following qualifications.

- Master of Financial Planning (KAPLAN Professional)
- Fellow Chartered Financial Professional (KAPLAN Professional)
- Accredited Listed Product Adviser (KAPLAN Professional)
- Self-Managed Superannuation Funds (KAPLAN Professional)
- Margin Lending (KAPLAN Professional)
- Advanced Diploma of Financial Planning (KAPLAN Professional)
- Graduate Diploma of Business Administration – (Southern Cross University)
- Diploma of Financial Planning (KAPLAN Professional)

He is a salaried employee of PWM Advice.

Darren Tindall

Authorised Representative No. **438684**

Darren operates under Tindall Girls Pty Ltd trading as PWM Advice

Corporate Authorised Representative No 1274992

Email: darren@pwmadvice.com.au

Financial Services Your Adviser Provides

The financial services and products which the team from PWM Advice 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

The advisers from PWM Advice are professional advisers who receive 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.

Types of Remuneration

	from	to
Implementation Fee	\$330	\$3,300
SoA Preparation Fee	\$330	\$11,000

Type of Remuneration	Active Service	Ongoing Service (pa)
Adviser Service Fee	\$330 to \$11,000	\$880 to \$11,000

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