Macarthur Wealth Group

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Anne Steer Authorised Representative No. 1004663
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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 **Anne Therese Steer (Anne Steer),** Authorised Representative No. **1004663** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Anne** to prepare financial advice for you.

Anne operates under Steer Financial Services Pty Ltd trading as Macarthur Wealth Group, Corporate Authorised Representative No. 1281156.

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPracFinancial Planning head office.

About **Macarthur Wealth Group**

Macarthur Wealth Group is a holistic financial planning practice, providing a range of services to assist clients to grow and protect their wealth, and adapting to their ever-changing needs.

Our team is led by Founder & Principal Financial Adviser Anne Steer, with over 25 years of industry experience. We are from the Macarthur region, with our two offices located in Campbelltown & Narellan, NSW.

Our mission is to tailor our services to your unique situation to ensure you meet your goals and obtain financial freedom. With prioritisation of your needs, we can create a step-by-step guide with regular progress reviews to ensure it is the best fit for you and your family.

We tailor our plans specifically to the needs of our clients. From first-home buyers taking the first step towards financial freedom, families and pre-retirees securing their wealth, and retirees who want to best plan their golden years and take care of their loved ones. We recognise that every client is different and has different financial needs and goals.

Macarthur Wealth Group is dedicated to providing cost-effective financial advice to the Macarthur region and surrounding areas. We offer an award-winning service that tailors' solutions to best meet immediate and long-term strategic financial goals.

About Your **Adviser**

Anne Steer has a wealth of experience in the Financial Services industry. In March 2020 she became part of the InterPrac Financial Planning licensee. Having started her career at the Department of Human Services as a Financial Services Officer, she provided financial information on different investment options to people facing financial change such as retirement, redundancy or those receiving disability payouts. This has allowed Anne to understand and continue to navigate complex government structures for her clients with ease.

Anne then spent 16 years as a Senior Financial planner for Westpac Bank in Camden. Multiple times, Anne was recognised for her innovative and client-based solutions with various internal and industry-recognised awards. Anne was ranked in the Top 30 Planners for Westpac for 8 years running.

Anne then joined Yellow Brick Road as a franchisee in 2016 to better serve the Macarthur region. Living in the area for over 50 years and having raised 3 children in Macarthur, Anne is familiar with the needs of the community and those of Macarthur Business owners. She knows that locals love to shop and support local business, love their local festivals and their homegrown sporting heroes. In her first year at YBR, Anne took out Rookie of the Year, and then Financial Planner of the Year in 2018 and 2019. Yellow Brick Road has also been recognised as a finalist in the local Business awards 4 years running.

Anne has over 25 years of experience in financial services, and she also holds a Diploma of Financial Advice and has also completed her Certified Financial Planner accreditation.

Anne consistently works to meet her client's financial goals. Whether they are planning for a family, preparing for retirement, or running their own business, she understands that no two clients are the same. Anne is committed to providing a high-quality service.

Anne is dedicated to finding the best solution for her clients, ensuring they understand the difficult-to-navigate financial language and they are empowered to make the best decisions for themselves and their families. Her commitment to providing personal advice is shown through continued education and her experience in all facets of financial planning. **Anne** upholds high standards of compliance and ethics and is a member of the Financial Planning Association.

Outside of work, **Anne** enjoys spending time with her adult children. She also has a passion for gardening, bonsai plants and sustainable vegetables, and when she can, she loves to travel and ski.

Anne and her team at Macarthur Wealth Group strongly believe in the value of building long-term relationships with clients. We aim to deliver the highest quality customer service with tailored solutions for a client's personal situation, and always work to the belief that great advice only comes from truly understanding our client's goals.

Anne Steer Dip FA CFP®
Authorised Representative No. **1004663**

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Financial **Services Your Adviser Provides**

The financial services and products which **Anne** 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**

Anne is a professional Financial 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 upon with clients prior to commencing work.

As a guide **Anne's** advice fees are $330 per hour including GST.

Advice Preparation Fees – There will be a fee for the preparation and/or implementation of your Statement of Advice (SoA). Fees may vary according to the complexity and scope of advice provided, with the exact fee disclosed to you prior to the preparation of the SoA.

Ongoing Advice/Service Fees – We may also charge a fee if you choose to receive ongoing services. The cost will depend on the service package you choose with your Financial Adviser (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.

Gold	Ongoing Service Package	Between $2,500 and $3,499 p.a (incl. GST)
Platinum	Ongoing Service Package	Between $3,500 and $5,499 p.a (incl. GST)
Diamond	Ongoing Service Package	From $5,500 p.a (incl. GST)

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