



Tax Accounting and Super Centre

Tax, Accounting and Super Centre FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:

Tax, Accounting and Super Centre ABN 99 123 853 681

Corporate Authorised Representative No. 1276821

Shop 2, Turanga Shopping Centre, East Street

Mount Isa QLD 4825

Phone 07 4743 6342 **Fax** 07 4743 0800 **Web:** www.tascentre.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

- **Mark Andrew Gilliam (Mark Gilliam)**
Authorised Representative No. 1001631

- **Vicky Joyce Winter (Vicky Winter)**
Authorised Representative No. 1271205

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

Mark and Vicky operate under Thunder Tax Pty Ltd trading as Tax, Accounting and Super Centre, Corporate Authorised Representative No 1276821

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 Tax, Accounting and Super Centre

Tax, Accounting and Super Centre began in Mount Isa as Steve Williams and Co., which then became known as Tax, Accounting and Super Centre. This shortens to TASC, a play on the work "Task". We enjoy and respect what we do and keep it fun, friendly and real.

Our success has come from our local knowledge, identifying and understanding individual needs of our clients and providing them with prompt service. We have always worked outside the spectrum of the typical financial practice by providing a holistic approach to our client's needs. At TASC we do not see our clients as numbers, we see you as people with a dream, a vision to be financially secure and at TASC our focus is to help our clients achieve their dreams.

Tax, Accounting and Super Centre is a reputable, forward-thinking firm. We offer a full suite of a full suite of financial planning, mortgage broking, insurance broking, taxation and

accounting services. If you are looking for friendly, professional advice for your individual needs, our qualified professionals will be able to assist in debt reduction and saving strategies, superannuation, retirement, investments, personal insurance, mortgages for new home purchases, refinance and personal loans.

Our mission is to build a successful company by providing a quality affordable service available to everyday people. We will never compromise our ethics in the pursuit of profit and as such, expect to build a company founded on the best moral conduct for the benefit of not only the client but also the community in which we operate.

Nominated for awards for Adviser and Branch of the Year in 2017 and 2018 and Winner of Regional Branch of the Year in 2019.

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East Street, Mount Isa QLD 4825**

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About Your Advisers

Mark Gilliam Wealth Manager and Managing Partner

As a father of a young family, Mark understands that quality financial advice is important. Mark thrives when presented with the opportunity to provide assistance and help make a positive difference to others to improve their financial future.

Mark's goal is to provide professional quality financial advice to everyone with the desire to improve their financial position. Mark enjoys using his extensive experience from large corporate businesses in a family owned business to provide a unique, friendly and professional service to the local community.

Mark finds it exciting to be able to offer a comprehensive range of financial services so that he can make the maximum impact to a client's financial well-being.

In his spare time, Mark loves being outdoors and active with his family, in particular camping and children's sports are family favorites.

Mark holds a Diploma in Financial Planning and Certificate IV Finance and Mortgage Broking from the International

Institute of Technology. He also holds a Tier 1 Margin Lending – Personal Advice from Kaplan, an Ass. Dip. In Information Technology from Central QLD University and certificates from Kaplan - Tax for Financial Planning, Commercial Law and The Harvard Club Australia – Strategy for Changing Times.

Mark Gilliam

Authorised Representative No 1001631

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Vicky Winter
Wealth Manager

Vicky has lived in Mount Isa for over 40 years and believes that Financial Planning is about more than just good advice or investment returns. It's providing guidance and a road map for the future you can trust.

Vicky has a wealth of experience in the Financial Services Industry, having started her career as a financial advisor's personal assistant. Prior to joining the Tax, Accounting and Super Centre Team, Vicky spent 24 years in the mining services and contractor's industry working with companies such as Australian Industrial Rental, Prime Industrial Rental and Transfield Services over this period held roles such as Site Administrator and Payroll Coordinator.

By joining the team, Vicky saw the opportunity to further her professional development by completing a Diploma in Financial Planning, which allows her to provide holistic financial planning to the Mount Isa Community.

Vicky strongly believes that everyone deserves excellent advice. Her goal is to design comprehensive plans that provide financial solutions for her clients.

Vicky Winter

Authorised Representative No. 1271205

Phone: 07 4743 6342

Fax: 07 4743 0800

Email: vicky.winter@tascentre.com.au

Financial Services Your Adviser Provides

The financial services and products which **Mark** and **Vicky** 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

Mark and Vicky 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.

As a guide **Mark** and **Vicky's** advice fees are \$330.00 per hour including GST.

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

Ongoing Advice/Service Fees

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

Package	Fee Type	Cost to you
Silver	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself
	Ongoing Service Package	Between \$0 and \$1,650 p.a. (including GST).
Gold	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself
	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself
	Ongoing Service Package	Between \$1,651 and \$3,300 p.a. (including GST)
Platinum	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself
	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself
	Ongoing Service Package	Between \$3,301 and \$5,500 p.a. (including GST)
Diamond	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself
	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself
	Ongoing Service Package	From \$5,501 p.a. (including GST)
Personal Insurance	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself
	Initial Commission	A maximum of 66% of the first year's premium (paid by the
	Ongoing Commission	A maximum of 22% of the premium (paid by the insurance company) each year