

123

Financial Planners



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE – Part 2 Adviser Profile

Date of Issue 17 October 2023 - Version 12.1

The financial services offered in this Guide are provided by:

123 Financial Planners ABN 67 618 536 397

Suite 7, 29 Smith Street

Charlestown NSW 2290

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InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

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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

- **Jennifer Richardson**
Authorised Representative No. 1255457
- **Sharon Lee Goodwin (Sharon Goodwin)**
Authorised Representative No. 455141

of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage 123 Financial Planners to prepare financial advice for you.

Jennifer and Sharon operate under Seven Eighty Nine Pty Ltd, Corporate Authorised Representative No. 1255401 trading as 123 Financial Planners.

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 123 Financial Planners

Jennifer has always had a belief that in order to offer a service that is invaluable to your client, you need to be passionate about what you do.

This passion was ignited in Jennifer when she realised that there was more to providing a service to her clients than simply being their accountant. Jennifer found it frustrating that so many clients thought financial planning was for people nearing retirement, rather than a life-long process that constantly changes, depending on your stage of life. 123 Financial Planners was born from this passion.

Over the years Jennifer has built up a fantastic team at 123 Accounting & Taxation and 123 Financial Planners, who have a similar mindset and passion for their work. Michael has recently joined the team at 123 Financial Planners as Senior Financial Planner.

At 123 Accounting & Taxation and 123 Financial Planners, we treat our clients with the utmost respect and empathy, as we realise the process of Financial Planning can be confronting and confusing. Everyone at 123 Financial Planners is more than happy to spend as much time as needed, so that you feel comfortable with your decisions. Ultimately, they are decisions that affect your life.

We promise to talk with you without the “financial speak”, so that you can understand in plain English what we are proposing for your future. Our aim is to not only ensure our advice achieves your goals and objectives, but that you feel comfortable and empowered by the process.

At 123 Financial Planners we always take the approach that we treat clients as we would like ourselves and our family to be treated.

About Your Adviser

Jennifer Richardson

Jennifer is the sole director of 123 Financial Planners which grew from her success with 123 Accounting & Taxation. Clients continually requested for Jennifer to take over their financial planning needs as she already knew their financial position and already had their trust. Trust and faith in her abilities is something that is very important to Jennifer and something that is not taken for granted.

123 Accounting & Taxation was originally a home office that Jennifer started when her and her husband welcomed their first baby boy into the family. Jennifer has gradually built the business to be a successful Accounting firm in Charlestown, and later on branched into financial planning.

Jennifer completed her Bachelor of Commerce degree at the University of Newcastle whilst undertaking an accounting traineeship, before moving to become a manager at a large Newcastle based accounting firm. She is a member of the National Tax & Accountants Association and the Australian Institute of Professional Accountants.

Clients continue to appreciate Jennifer's reputation for providing clients with valuable information in a straightforward and easily understood manner. Jennifer is committed to building long term relationships with clients and believes that the sooner you can start the process of financial planning, the better your future will be. Financial planning is not something to be left to later, it is time to act now to secure a better future.

When Jennifer is not at work, she loves spending time with her husband and their 3 sons. Most weekends see them watching their sons play water polo, cricket or rugby league. Travelling is a passion although with a busy, growing business this doesn't happen as much as she would like. The world can wait for another day.

Jennifer Richardson

Authorised Representative No. **1255457**

Jennifer operates under Seven Eighty Nine Pty Ltd, Corporate Authorised Representative No. 1255401 trading as 123 Financial Planners.

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Sharon Goodwin

With more than 25 years of experience in banking and financial services, Sharon enjoys assisting you to navigate the complexities of your financial journey.

Sharon has completed multiple studies including a Master of Financial Planning, Graduate Diploma of Financial Planning, Graduate Certificate of Financial Planning, Advanced Diploma of Financial Planning, and a Diploma of Financial Planning. She is also FASEA Accredited and TPB Registered, ensuring that she stays up to date with the latest industry standards and regulations. Additionally, Sharon is a Justice of the Peace, emphasising her commitment to serving her clients with integrity and professionalism.

Sharon believes in taking a holistic approach to financial freedom, collaborating with your accountants, solicitors, or other specialists, as needed, to ensure a comprehensive and personalised plan for your financial well-being.

One of Sharon's passions is assisting women in reaching their financial potential. She understands the unique challenges women face and provides clear and personalised education on budgeting, savings, superannuation, insurance, and estate planning needs. Sharon's focus on supporting women going through divorce, widowhood, or those seeking a professional relationship with a female adviser has led her to develop a female-focused financial advice service.

Outside of her professional endeavours, you can find Sharon enjoying her spare time exploring the picturesque landscapes of Newcastle and Lake Macquarie with her two rescue greyhounds, Duke and Forest. They often join group walks with other greyhounds, creating a sense of community and providing a loving home for other "noodle-nosed" friends when their families are away.

Sharon Goodwin

Authorised Representative No. **455141**

Sharon operates under Seven Eighty Nine Pty Ltd, Corporate Authorised Representative No. 1255401 trading as 123 Financial Planners.

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Financial Services Your Adviser Provides

The financial services and products which **Jennifer** and **Sharon** 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

Jennifer and **Sharon** are professional advisers who receive payment for the advice and services provided. Your advisers 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 advisers 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, 123 Financial Planners advice fees are from \$330 per hour including GST.

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