



**MODERN YOU**  
FINANCIAL PLANNERS

# Modern You Financial Planners

## FINANCIAL PLANNING

## **FINANCIAL SERVICES GUIDE (Part 2)**

### Adviser Profile

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The financial services offered in this Guide are provided by:

**Daniel Jackson** Authorised Representative No. 1234543

Modern You Financial Planners ABN 30 637 029 719

Suite 1, 1108 Waugh Road North Albury NSW 2640

**Phone** 02 6009 1356 **Email** [admin@modernyoufp.com](mailto:admin@modernyoufp.com)

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

Ph: (03) 9209 9777

## 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 **Daniel Timothy Jackson (Daniel Jackson)**, Authorised Representative No. **1234543** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Daniel Jackson** to prepare financial advice for you.

**Daniel operates under Who Dares Wins Enterprises Pty Ltd T/A Modern You Financial Planners, Corporate Authorised Representative No 1283177.**

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 Modern You Financial Planners

At Modern You Financial Planners, from starting your first job, to enjoying your retirement, our goal is to provide our clients with quality holistic advice throughout every stage of their life.

Our dedicated team is passionate about making a real difference in empowering our clients to achieve their goals and objectives. We achieve this by educating our clients throughout the process making the experience both enjoyable and easy to understand.

Modern You Financial Planners culture is based on the core values of honesty, fairness, trustworthiness, competence and diligence.

## About Your Adviser

*"I provide holistic advice to my clients in helping them achieve their goals and objectives. My goal is to make the advice process both enjoyable and educational providing value in their experience from a planner that is engaging"*

Daniel has a wealth of experience in the financial service industry as he has excelled in every role.

Beginning in 2013 as an Assistant, Daniel quickly advanced to paraplanner/ compliance officer. In 2015 he started a role as a holistic adviser and has been providing high quality advice to his clients ever since.

Daniel began his studies with Kaplan Professional in 2011 enrolling in the Diploma of Financial planning. In 2019, he has completed his Master of Financial Planning. During this time, he has won the 2017 National Dux award, the 2017 FPC002 Applied Finance national Subject award and the 2019 FPE019 Governance and ethics national Subject Award.

In 2019, Daniel was a finalist in the AFA/ One Path Rising Star of the year award.

Daniel is a New South Wales Justice of the Peace.

Daniel and his team strongly believe in personalized dedicated ongoing advice. His goal is to provide holistic professional advice to clients, to help put them in a better position and maximize all their financial opportunities, whilst putting their personal circumstances and needs first.

Daniel is passionate about giving back to his community. He is active in the various charities that he contributes to and has authored a mentoring program that is used internationally as well as a program that is used in the financial services profession.

### **Daniel Jackson**

Authorised Representative No. **1234543**

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Address: Suite 1, 1108 Waugh Road  
North Albury NSW 2640

Postal: PO Box 168 Lavington NSW 2641

Phone: 02 6009 1356

Mobile: 0477 650 005

Email: [admin@modernyoufp.com](mailto:admin@modernyoufp.com)

Web: [www.modernyoufp.com](http://www.modernyoufp.com)

## Financial Services Your Adviser Provides

The financial services and products which Daniel 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 and Company Superannuation;
- 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

**Daniel** 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. 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 **Daniel'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.