

# BUSINESS PROFILE

## ADVISER PROFILE VERSION:

**VERSION** 1.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on. These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

## DATE ISSUED

22/03/2020

## ABOUT OUR LICENSEE



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Insight is responsible for the services provided by any of its authorised or credit representatives.



**PHILLIPS**  
WEALTH PARTNERS

Phillips Wealth Partners ACN 624 858 420 is a Corporate Authorised Representative No. 334567 of Insight Investment Services Pty Ltd.

## OUR CONTACT DETAILS

**TRADING NAME** Phillips Wealth Partners  
**BUSINESS ADDRESS** 17 Torrens Street Braddon ACT 2612  
**POSTAL ADDRESS** 17 Torrens Street Braddon ACT 2612  
**TELEPHONE** 0420460483  
**FAX**  
**WEB** [www.phillipswp.com.au](http://www.phillipswp.com.au)

## ABOUT OUR TEAM

Phillips Wealth Partners is owned by run by Craig Phillips who is the principal and Senior Financial planner and Luisa Capezio who is an also an accredited Aged Care Navigator/Adviser who is responsible for Marketing and Financial reporting and they are based in Canberra. We are committed to making a difference in clients lives by protecting their wealth, helping them make smart money decisions, investing their capital wisely, navigating the complexity of our aged care system and helping them stay financially well organised. Luisa has two decades of extensive marketing, public health and aged care experience fine-tuned within the national and international pharmaceutical world before joining Phillips Wealth Partners in 2018.

## ADVICE FEES



The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services. Our advice fees (inclusive of GST) include charges for the following advice services:

<b>INITIAL CONSULTATION (1 HOUR)</b>	From \$550 *
<b>ADVICE HOURLY RATE</b>	\$550+
<b>INITIAL ADVICE</b>	From \$3,300
<b>ADVICE IMPLEMENTATION</b>	Nil
<b>ONGOING ADVICE</b>	From \$3,300
<b>ADDITIONAL ADVICE</b>	From \$550

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

\*Some consultations may be without charge

### COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium as at 1 Jan 2020 the following ranges apply to new policies

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

## HOW ARE WE PAID

Insight Investment Services Pty Ltd collects our fees (including GST) and provides services to support our business. Under this arrangement we pay an ongoing flat fee for these services. This includes investment and coaching allowing us to provide you with the highest quality service and advice. Our firm receives the remainder of these which may be paid to your adviser as a salary and or dividend, depending on which is applicable.

### OTHER BENEFITS I RECEIVE

#### PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals, if they engage in our services. We have referral arrangements in place with the following professional service providers:

- We will pay Third Age matters up to 15% of our initial fee. For example, if our initial advice fee is \$1,000(ex GST), we will pay a referral fee of \$150. This will be disclosed in your Statement of Advice if applicable.

## ADVISER PROFILE

### ABOUT ME

My name is **Craig Phillips** and I am an authorised representative No. 1267094 of Insight Investment Services Pty Ltd.

#### EDUCATION AND QUALIFICATIONS

Certified Financial Planner studies  
Fellow Chartered Financial Practitioner  
Bachelor of Economics  
Advanced Diploma of Financial Services (Financial Planning)  
Tax financial Adviser  
Aged Care Specialist <sup>TM</sup>  
Self-Managed Super Fund Specialist Adviser <sup>TM</sup>  
Diploma of Company Directors  
TEP- Trust and Estate Practitioner  
Justice of the Peace (JP) in NSW

#### EXPERIENCE

Craig has over 20 years' experience in the financial advice and services industry with a unique expertise in the aged care advice sector  
Craig has worked extensively in tax and retirement planning incl SMSF, pensions, social security, aged care, managed funds, direct shares & estate planning

#### MEMBERSHIPS

Financial Planning Association of Australia (committee member ACT)  
Self-Managed Super Funds (SMSF) Association (committee member ACT)  
Association of Financial Advisers (Aust)  
Society of Trust and Estate Planners (STEP)

### MY CONTACT DETAILS

#### TELEPHONE

0420460483

#### EMAIL

[craig@phillipswp.com.au](mailto:craig@phillipswp.com.au)

### WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake extensive continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and independent investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes. I will help you prioritise your life and financial goals and weigh up different strategies to achieve them. Most importantly, I turn your goals into action. There are no secret formulas to achieving financial security. I work with you to ensure you have a plan to achieve your goals whatever they are over time.

### ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below. I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

#### STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning

#### FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- listed securities (shares)
- managed investments
- tax effective investments
- superannuation and retirement savings accounts
- Self-Managed Super Funds

### HOW I AM PAID

I control the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.