



# Collaborate Financial Pty Ltd

## FINANCIAL PLANNING

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

### Adviser **Profile**

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The financial services offered in this Guide are provided by:  
**Jacqueline-Ann Ernstzen** Authorised Representative No. 293860  
Collaborate Financial Pty Ltd ABN 50 658 075 613  
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Erina NSW 2250  
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Australian Financial Services Licence Number: 246638  
Level 8, 525 Flinders St Melbourne Vic 3000  
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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 **Jacqueline-Ann Ernstzen (Jacqueline Ernstzen)**, Authorised Representative No. 293860 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Jacqueline** to prepare financial advice for you.

**Jacqueline operates under Collaborate Financial Pty Ltd, Corporate Authorised Representative No. 1295920**

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 Collaborate Financial Pty Ltd

At Collaborate Financial we are passionate about working with our clients to deliver strategies which enable them to achieve their wealth creation goals.

We provide our clients with access to holistic financial advice that encompasses our core values of honesty, integrity, and trust.

## About Your Adviser

I have been in financial services for over 15 years, holding a Diploma of Financial Services (Financial Planning). I became a financial adviser with the objective of providing clients with honest and trusted advice tailored to suit their needs, objectives, and lifestyle. I have gained varied knowledge and experience over these years in the Financial Services industry.

I specialise in providing advice to clients in the areas of superannuation, investment planning, personal insurance, and retirement planning.

**Jacqueline Ernstzen**

Authorised Representative No. **293860**

**Jacqueline operates under Collaborate Financial Pty Ltd, Corporate Authorised Representative No. 1295920**

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## Financial Services Your Adviser Provides

The financial services and products which **Jacqueline** 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

**Jacqueline** 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 **Jacqueline's** advice fees are \$275 per hour including GST.

Jacqueline will always review the work to be undertaken before commencement and will fully quote in advance the fees applicable to your needs and objectives.

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