



Money & Wealth
MANAGEMENT

Money & Wealth Management
FINANCIAL PLANNING
FINANCIAL SERVICES GUIDE (Part 2)
Adviser **Profile**

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The financial services offered in this Guide are provided by:

Andrew Lane Authorised Representative No. 1004180
Money and Wealth Management ABN 52 644 312 069
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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.

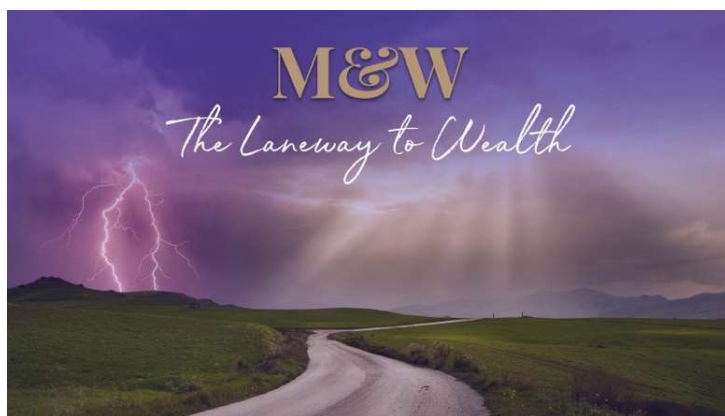
To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products, and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Andrew David Lane (Andrew Lane)**, Authorised Representative No. **1004180** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Andrew** to prepare financial advice for you.

Andrew operates under The Laneway to Wealth Pty Ltd trading as Money and Wealth Management (also referred to as Money & Wealth Management), Corporate Authorised Representative No. 1283518.

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 Money and Wealth Management



At **Money and Wealth Management** – *Your Laneway to Wealth*, we assist small businesses and other professionals to build, secure and manage their money and wealth.

Our clients are located throughout the Bundaberg, Wide Bay, and Burnett Regions of country Queensland (some beyond).

Our Services include:

- *Small Business Succession Planning* – Buy/Sell Agreement and Key Person exit strategies.
- *Estate Planning Strategies* – Wills and Power of Attorney through your Solicitor or on referral.
- *Wealth Building and Protection* – Investments, Insurance, and Superannuation Strategies.
- *“Into Retirement Planning”* – Pre-Retirement Super, Pension and Centrelink Strategies.

Receive professional guidance on how to create your own special and unique laneway to wealth, now and into retirement.

About Your Adviser

“Earn your success based on service to others, not at the expense of others.” – H. Jackson Brown Jr.



Andrew Lane

Founder, Money and Wealth Management (<https://moneyandwealth.com.au/>).
Financial Planner AFP® AdvDipFS(FP) GDipFinPlan.

Meet Andrew, a highly qualified and experienced Self-Employed Financial Planner based in Bundaberg, Queensland.

With over 30 years of industry experience in insurance, banking, and financial services, he provides expert advice to both retail and business clients. Andrew is a Practitioner Member of the Financial Advice Association of Australia (FAAA), holds the AFP® designation, and is a founding member of the XY Adviser (now Ensombl) Ethics Committee. He has received many awards, including the XY Top Contributor Award 2020 and the Ethos Award 2019.

Andrew is committed to continuing education and completed a Graduate Diploma of Financial Planning at Deakin University in 2020. He has also passed the FASEA Standards Authority Financial Adviser Examination and Ethics and Professionalism in Financial Services Studies. Andrew's passion for finance and education extends to his role as a Sessional Lecturer at CQUniversity, where he teaches the Insurance Planning Unit. Outside of work, he focuses on his daughter's NDIS plan, manages a Self-Managed Superannuation Fund with his wife Melinda, and enjoys spending time with his family and pets. Andrew is also an avid park runner, aviation enthusiast, and a Storm Spotter for the Bureau of Meteorology.

Andrew Lane

Authorised Representative No. **1004180**

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Web: <https://moneyandwealth.com.au/>

Financial Services Your Adviser Provides

The financial services and products which **Andrew** 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

Andrew 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, **Andrew's** advice fees are \$440 per hour including GST.

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