

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:

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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 Suzanne Faye Shepherd (**Suzy Shepherd**), Authorised Representative No. **420270** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Suzy** to prepare financial advice for you.

From 1 January 2025, Suzy operates under The Laneway to Wealth Pty Ltd T/as Money and Wealth Management (also referred to as Money & Wealth Management), Corporate Authorised Representative No. 001283518.

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 The Laneway to Wealth Pty Ltd (**Money and Wealth Management**) – *Your Laneway to Wealth*, we assist small business and other professionals to build, secure and manage their money and wealth.

Founded by Financial Planner, Andrew Lane in September 2020.

Our clients are located throughout Brisbane, Bundaberg (Wide Bay, Burnett Region) and 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

Suzy believes her role is to create financial strategies and to provide support to keep you on track on your journey to a more secure financial future.

Career Profile:

- Financial planner since 2014.
- Home and Investment Lending Specialist since 2002.
- Special interest in Ethical and Thematic Investments
- 19 - Years banking across various roles, Ex-Military (Army) for 9 years from 1987 to 2006, Suzy specialises in Department of Veterans Affairs income as well as Class A pension options and advice around the upfront and ongoing benefits you may receive.
- Self Employed Business owner since 2008 through practice build wealth today until 31 December 2024.



Effective 1 January 2025, Suzy Shepherd from Best Fit Finance Pty Ltd and Andrew Lane from Money and Wealth Management will join forces. This collaboration will enhance our financial planning services and provide a stronger and more comprehensive range of services to our clients.

Suzy will continue providing excellent service and offering mortgage broking, streamlining your advice into a one-stop shop.

We believe this collaboration will enhance your access to expert financial advice and support. We look forward to continuing to serve you.

As Suzy holds a Credit license and Financial Planning license, she can provide wholistic advice around your wealth creation goals as well as assist with providing you with the tools to leverage your financial situation via debt and to provide debt reduction strategies.

Memberships and Associations

- Member of the Financial Services Institute of Australasia
- Member of the Australian Financial Complaints Authority
- Member of the Mortgage and Finance Association of Australia

On a personal front – Suzy is a mother of Twins, a grandmother to two girls and one boy and was a single mother for 9 years.

Suzy owns a historic Town Centre called Old Kooroongarra Town Centre and is in the process of renovating the town and recreating a landmark historic location to visit and enjoy.



Suzy Shepherd

Authorised Representative No. **420270**

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Financial Services Your Adviser Provides

The financial services and products which **Suzy** 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

Suzy 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, **Suzy'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.