



Clear Sky
Financial

Financial **Services** Guide

Financial Services Guide **Part 1:**

Contains information about the Australian Financial Services Licence that **Clear Sky Financial Pty Ltd** are authorised under, and our licensee, **InterPrac Financial Planning Pty Ltd**.

Financial Services Guide **Part 2:**

The Adviser Profile (Part 2) contains further information about **Clear Sky Financial Pty Ltd** and our advisers.

Clear Sky Financial Pty Ltd (ABN 36 634 263 148) is a Corporate Authorised Representative No. 1299668 of **InterPrac Financial Planning Pty Ltd** (Australian Financial Services Licence No. 246638).



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 1 July 2021 - Version 12.0

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Level 8, 525 Flinders St Melbourne Vic 3000
Phone: (03) 9209 9777

Lack of Independence

To avoid the potential for any conflict of interest, InterPrac Financial Planning, although not a subsidiary of, nor controlled by, any Bank or Insurer states that it is not independent, impartial, or unbiased.

It is a subsidiary of the Sequoia Financial Group, ASX Code SEQ which provides scale and & broad-based approved products & services that an Adviser may recommend if it is in client's Best Interests.

What is a Financial Services Guide?

We understand how important financial advice is and wish to thank you for considering choosing an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals.

This Financial Services Guide - Part 1, together with the Adviser Profile - Part 2, are designed to help you get to know InterPrac Financial Planning Pty Limited and our Authorised Representative (Adviser), a little better. This will help you decide whether you would like to use our financial services and explain what to expect and how much you can expect to pay for those services.

Our Advisers are required to provide these documents to you **prior** to providing any personal financial advice, products and/or services.

The Financial Services Guide - Part 1 contains information about:

- InterPrac Financial Planning as a licensee.
- The financial services we offer and how we provide advice and make recommendations.
- Fees, commissions and other benefits that may be paid to us.
- The collection and handling of your personal information (our Privacy Policy).
- What to do if you should have a concern or complaint about our service.

The Adviser Profile - Part 2 contains important information about your Adviser. This includes their Authorised Representative number, accreditations, qualifications and experience, areas of advice and types of financial services they can provide. It also details how they get paid and fees that you may be charged. If you have not yet received an Adviser Profile, please ask your adviser for a copy or contact InterPrac Financial Planning head office.

Acknowledging receipt and explanation of the Financial Services Guide and Adviser Profile

It is important that you acknowledge that your Adviser has provided you with a copy of this Financial Services Guide (Part 1) and Adviser Profile (Part 2) and **explained their contents** to you. To assist in this process, please sign, date and return the acknowledgement form on the last page of this document to your Financial Adviser.

About InterPrac Financial Planning

InterPrac Financial Planning was established in 2004 to work with accountants and like minded financial planners for whom the relationship will always be with the client. Over the years we expanded our services for the benefit of our Advisers and their clients. InterPrac Financial Planning has on Multiple occasions been awarded the IFA Excellence Award by a judging panel of industry leaders.

To continue to provide the support and training to our national network of Advisers, in December 2017 InterPrac became part of the listed Financial Services entity Sequoia Financial Group Ltd ASX Market Participants (SEQ). That provides InterPrac advisers and their clients access to dedicated broking and listed equity support as well as access to Initial Public Offerings (IPO's). In addition to retaining access to general insurance, finance brokers, SMSF admin and NTAA Corporate for the provisions of company trusts and super fund documents.

Sequoia Financial Group Ltd consists of:

- InterPrac Securities
- Morrison Securities Pty Ltd
- Sequoia Wealth Management Pty Ltd
- InterPrac General Insurance Pty Ltd
- NTAA Corporate Pty Ltd
- SMSF Engine Pty Ltd
- PantherCorp
- Sequoia Superannuation Pty Ltd
- Sequoia Asset Management Pty Ltd
- Finance Network News Pty Ltd
- Sequoia Specialist Investments Pty Ltd
- Sequoia Direct Pty Ltd
- Bourse Data Pty Ltd
- Sequoia Corporate Finance Pty Ltd
- Yield Report Pty Ltd
- Australian Practical Superannuation Pty Ltd
- Libertas Financial Planning Pty Ltd

InterPrac Financial Planning will continue to act under its existing licence and management yet be able to draw on the experience, financial strength and opportunities that an ASX listed group can offer.

InterPrac Financial Planning and its Advisers will always act in your best interests. All strategies and products used will address your personal circumstances and needs.

InterPrac Financial Planning is responsible for the financial services provided by our Advisers and have authorised the distribution of this Financial Services Guide - Part 1 and Adviser Profile - Part 2.

InterPrac Financial Planning contact details:

InterPrac Financial Planning Pty Ltd
Australian Financial Services Licence: 246638
Level 8, 525 Flinders St Melbourne Vic 3001
Phone: (03) 9209 9777

Financial Services we can provide

InterPrac Financial Planning is licensed to provide financial advice and deal in financial products by acquiring, varying or disposing for retail or wholesale clients:

- Deposit Products;
- Interests in Managed Investment Schemes including Unit Trusts, Investment Bonds, Property Trusts, Growth Funds, Balanced Funds, Index Funds, IDPS, RSAs, Government Bonds, Debentures and Cash Management Accounts;
- Securities and Derivatives limited to old law options contracts and warrants.
- 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;
- Standard Margin Lending

The Adviser Profile - Part 2 details specific services your Adviser is able to advise on.

What is the Financial Advice process?

The Financial advice process starts with client engagement, identification of goals and objectives and the comprehensive information gathering process.

By agreement we will then formulate the strategies that we believe will best meet your goals and objectives.

These strategies will then be provided in a Financial Plan (Statement of Advice).

The agreed Recommendations will then be implemented and on-going service and reviews are then discussed.

What can I Expect?

Your Adviser is committed to providing quality financial advice and a choice of products and/or services to suit your circumstances. Whilst we are licensed to provide a range of services, we are also obliged under law to have a reasonable

basis for our advice and to act in your best interests when providing financial advice, addressing your needs and the solutions you want us to assist you with.

Your adviser is also subject to an Ethical Code that opposes conflicts of interest & misrepresentation whilst promoting efficient, honest & fair dealing; enabling your free, prior & informed consent to recommendations, fees & services.

We will not compromise on our advice and will take this responsibility very seriously.

In order to achieve this, your Adviser will need to determine your needs, objectives and relevant financial circumstances before providing advice, products and/or services to you. You will be asked to provide accurate information and to keep your adviser updated on any changes to your circumstances to ensure the advice provided and products recommended remains relevant to your personal situation.

You have the right not to divulge any information should you wish not to do so, however, in such cases, your adviser will warn you about the possible consequences of not providing relevant personal and financial information and how this may impact the quality and reliability of the advice provided. Additionally, your adviser may also decline to provide advice if they feel they cannot do so adequately with the information provided or the advice would be beyond their formal expertise.

Before providing any financial products and/or services to you, we are also required to verify your identity in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Your adviser will let you know what documentation is needed to meet these customer identification requirements.

Subject to its appropriateness for you, any product recommended to you by your Adviser must be included on InterPrac Financial Planning's Approved Products List. This list is constructed and maintained by the InterPrac Financial Planning Investment Committee, using ratings and reports from leading research groups.

The purpose of the list is to ensure that:

- Recommended product providers have the necessary skills, resources and experience to achieve their stated investment objectives and
- Our Advisers have a broad range of researched products to select from in meeting the diverse needs of their clients.

In instances where your Adviser may need to consider products outside the Approved Products List, they may apply to InterPrac Financial Planning for special consideration.

To ensure that you remain on track to meet your short to long-term needs and objectives, it is vital to periodically review your financial advice, products and/or services based

on your needs, objectives and circumstances to be sure they remain relevant. Where you enter into an ongoing service arrangement, your adviser will offer and hold an annual comprehensive personal review service. This service updates the advice in line with your needs and implements any changes which you have agreed upon. A fee may be charged for the ongoing advice and management of your financial affairs. Your adviser will provide you with details of any such fees applicable to you.

Does everything need to be in Writing?

Your adviser may accept instructions from you via phone, letter, email or fax. In some instances, your adviser can only accept written instructions from you, and they will let you know when this happens.

Your adviser is required to maintain a paper or electronic record of your personal information, including details of your relevant personal circumstances. Your adviser is also required to maintain records of documentation for any financial advice given to you in the course of taking instructions from you, as well as any documents containing advice they have provided you. Please see our **Privacy Policy** regarding the care of this information in accordance with the Australian Privacy Principles.

What Financial Advice Documents can I expect?

In providing you financial advice, these are some of the documents you may receive from your adviser:

- Statement of Advice
- Record of Advice
- Fee Disclosure Statement

When you are provided with personal advice that considers your needs, objectives and relevant financial circumstances, you will receive a **Statement of Advice**. The Statement of Advice sets out the specific advice given to you, including any recommendations about particular financial products and services, and the basis on which those recommendations are made. The Statement of Advice also provides information on the amount of any commissions and other fees payable in respect of financial products recommended to you in connection with this advice.

Under certain circumstances your financial adviser may provide you with a **Record of Advice**, rather than a Statement of Advice. A Record of Advice performs a similar function to a Statement of Advice, but is typically a shorter, more informal document.

Where an ongoing advice fee is charged by your adviser, a **Fee Disclosure Statement** will be provided annually.

The Fee Disclosure Statement (FDS) is an annual record of fees received and services provided over the previous 12 months plus the fees to be charged and the services to be expected over the following 12 months.

It requires that you, the client, will be required to accept the proposed arrangements by signing and returning it.

Any fee/service arrangement can be terminated by either party, preferably in writing or the arrangement will lapse automatically if the FDS is not returned.

Should you misplace your documentation, you may request in writing, a copy of any advice document you received, up to seven years after the advice has been given. Please refer to the **Privacy Policy – Access to Personal Information** for details on requesting a copy of your documentation.

What Fees & Charges can I expect?

InterPrac Financial Planning prefers that our Advisers are paid on a 'fee for service' basis. In some instances, insurance providers may pay commission. Depending on the provider, all fees and commissions are paid directly to InterPrac Financial Planning on a fortnightly, monthly or quarterly basis. InterPrac Financial Planning retains a portion of the fee and commission income generated by each Adviser. InterPrac then pays the balance of the fee and commission income to your Adviser.

Please refer to the Adviser Profile - Part 2 which sets out the specific details of payments to your Adviser and/or any third parties, and the fees you may be charged.

InterPrac Financial Planning receives payments or benefits from certain product as part of an Education and Training partnership. These funds are used for the approved purposes of Education and Training and are not payable to your adviser. In return these providers are granted opportunities to participate in events such as Professional Development days. These payments are only to offset the cost of providing education and training for our advisers.

InterPrac Financial Planning has arrangements with Diversa and Australian Practical Superannuation Pty Ltd to provide marketing and administration services for which it receives a fee. This fee is not payable to your adviser and where relevant is detailed in the Statement of Advice.

InterPrac Financial Planning and its Advisers are prohibited from accepting gifts or inducements over \$300. Any benefit given to InterPrac Financial Planning between \$100 to \$300 will be recorded in a Gifts Register. A copy of your adviser's and InterPrac Financial Planning's registers are available on request. If you wish to inspect either register, please contact your adviser or our Head Office.

Referral Fees

InterPrac Financial Planning and its Advisers work closely with many professional people and organisations such as accountants and solicitors. Where referrals are received from these sources on a business-to-business level, a referral fee may be paid.

Please note, Referral fees may not be received by or paid to advisers individually. This is to ensure that no conflicts of interest can arise.

Also note that referral fees are not a separate charge to you, they are paid from the fees received by InterPrac Financial Planning.

What to do if I have a Complaint

InterPrac Financial Planning is committed to providing quality financial services in an efficient and honest manner. We take all complaints seriously, and have developed a formal complaint handling process to deal with any complaints from our clients. A copy of the "Complaints Handling Policy and Procedures" is available from your Adviser or InterPrac Financial Planning. If you do have a complaint:

1. Please contact your Adviser directly to discuss the issue and seek a resolution.

If the complaint cannot be resolved by talking to your Adviser, please contact InterPrac Financial Planning Head Office directly:

The Complaints Officer
InterPrac Financial Planning Pty Ltd
Level 8, 525 Flinders Street
Melbourne Vic 3000
Phone: (03) 9209 9777

2. InterPrac's dispute resolution Process can be found at www.interprac.com.au or can be supplied in hardcopy by your adviser upon request.
3. If InterPrac Financial Planning is not able to resolve your complaint to your satisfaction, you have the right to lodge a complaint with the Australian Financial Complaints Authority, a dispute resolution service for the financial planning industry.

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Website: www.afca.org.au

Additionally, ASIC has an information line on 1300 300 630 which you may use to obtain information about your rights and to make a complaint.

Professional Indemnity Insurance

All InterPrac Financial Planning Advisers are covered by Professional Indemnity Insurance as required by the Corporations Act, meeting ASIC requirements and covering present and past Authorised Representatives (Advisers).

Privacy Policy

The privacy of our clients and their personal information is an important issue for InterPrac Financial Planning. All information is collected, held and used by us in the strictest confidence and pursuant to the InterPrac Privacy Policy. The following policy outlines how InterPrac complies with the Australian Privacy Principles, and how we collect, use, disclose and manage personal information.

Confirming your identity

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, InterPrac Financial Planning are required by law to collect and maintain identification documents such as Drivers' Licences and Passports that allow us to satisfactorily confirm your identity.

Collection of Information

- InterPrac Financial Planning collects and holds your personal information for the sole purpose of providing financial services to you, and discharging our legal obligations.
- If the information you provide to us is inaccurate or incomplete, it may impact the quality and appropriateness of our recommendations.
- Where we are arranging insurance and/or investment products for you, we will be required to collect and lodge relevant information for the purposes of those applications.
- Where you provide us with information about another person, such as your nominated beneficiary, you must ensure that they are aware information has been provided to us and of the existence of this document.

Use and Disclosure

We will only use or disclose your personal information in the following circumstances:

- For the purpose of providing you with financial services, or in arranging for the application of insurance or investments on your behalf;
- Where you provide your consent, either expressly or the individual would reasonably expect the APP entity to use or disclose the information for the secondary

purpose implied by your behaviour, for information to be provided to a third party (eg your accountant);

- Where we are required by law;
- Where we are using the information in a direct marketing communication (you will have the option of electing not to receive direct marketing materials).

Quality of Information

We will make every effort to ensure that the personal information we collect is accurate, complete and up-to-date, however we will rely on you informing us if your personal details change.

Security of Information

We will take reasonable steps to protect the personal information we hold from misuse, loss, and from unauthorised access, modification or disclosure. Where your personal information is no longer needed, and we are not required by law to maintain it, we will ensure that it is securely and permanently destroyed.

Access to Personal Information

You may at any time request access to your personal information from the past 7 years, that we hold.

We will endeavour to comply with your request as soon as possible, which would normally be within a period of 14 days. In most cases there will be no charge for providing such information, however, requests involving large amounts of information may incur a handling fee.

Contacting InterPrac Financial Planning

If you have a complaint in regards to the collection or use of your personal information, or have an enquiry about this Privacy policy, please write to:

Privacy Officer
InterPrac Financial Planning Pty Ltd
Level 8, 525 Flinders Street
Melbourne Vic 3000
Phone: (03) 9209 9777
Email: compliance@interprac.com.au



FINANCIAL SERVICES GUIDE (Part 1)

Date of issue 01 July 2021 - Version 12.0

& Adviser Profile (Part 2)

INTERPRAC FINANCIAL PLANNING PTY LTD

ABN 14 076 093 680

An Australian Financial Services Licensee

Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

Ph: (03) 9209 9777

I acknowledge that my Adviser has provided me with a copy of the Financial Services Guide (Part 1) and Adviser Profile (Part 2) and **explained their contents** to me.

Name:

Signed: Dated: / /

Name:

Signed: Dated: / /



CLEAR SKY FINANCIAL

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 18 July 2024 - Version 12.6

The financial services offered in this Guide are provided by:

Dominic O'Regan Authorised Representative No. 1270974

Clear Sky Financial ABN 36 634 263 148

5 Glenelg Ave Mermaid Beach

QLD 4218

1300 640 899

support@clearskyfinancial.com.au

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 **Dominic O'Regan**, Authorised Representative No. **1270974** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Dominic** to prepare financial advice for you.

Dominic O'Regan operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668.

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 Clear Sky Financial

Clear Sky Financial is a licensed financial advisory firm dedicated to assisting everyday Australians in accessing high-quality financial advice. We firmly believe there is no one-size-fits-all approach to financial planning. Recognising that each client is unique, our advisers take the time to comprehend your individual priorities and then craft a personalised strategy to suit your specific circumstances.

Our advisory services are designed to address your short-term, medium-term, and long-term goals. Whether your aspirations involve purchasing a home, clearing debts, funding education expenses, increasing travel opportunities, building investments, retiring comfortably, or securing protection against unexpected events, our advisers will develop a customised plan to help you achieve those objectives.

At Clear Sky Financial, we aim to enhance your financial situation, provide clarity, and alleviate stress so you can experience greater peace of mind. To accomplish this, we go beyond simply developing a financial plan; we also oversee the entire process. We create the plan, implement it, monitor its progress, and offer ongoing support to ensure you stay on track towards your goals.

We specialise in various areas, including superannuation, investment management, risk management, retirement planning, insurance, and estate planning. By establishing a solid financial foundation in each domain, we empower you

to spend less time worrying about money and more time enjoying the things you love.

About Your Adviser

Dominic O'Regan, SA FIN, GradDipFinPlan, AFP®, is an accomplished Financial Adviser with a wealth of qualifications and expertise. With his focus on implementing straightforward strategies that yield tangible results, Dominic is dedicated to helping his clients achieve their financial objectives. By taking the time to truly understand his clients' desires, he creates meticulous step-by-step plans to ensure their goals become a reality.

As a Practitioner member of the Financial Advice Association of Australia and a Senior Associate of the Financial Services Institute of Australia, Dominic combines his extensive formal qualifications with more than two decades of practical experience running successful businesses. His grounded approach and diverse financial knowledge make him an exceptionally effective financial adviser. Having grown up in a rural area and later transitioning to city life, Dominic has firsthand experience as an employee and a business owner.

Over the years, he has witnessed his priorities and goals evolve as he married and started a family. With a deep understanding of the various challenges faced by everyday Australians from all walks of life, Dominic excels at creating resilient plans that adapt and thrive through different stages of life. He has encountered diverse scenarios and worked closely with clients in different situations, allowing him to offer unique insights. Dominic specialises in safeguarding and maximising clients' superannuation investments, ensuring financial security. Additionally, he provides comprehensive protection for clients and their families in the event of unexpected circumstances.

Despite his busy schedule, Dominic dedicates his weekends to supporting his talented children, driving them to their sporting games. When he is not immersed in work or cheering for his kids, you can find him enjoying the beach, tending to his garden, or showcasing his culinary skills in the kitchen.

Dominic O'Regan

Authorised Representative No. 1270974

Dominic O'Regan operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668

5 Glenelg Ave Mermaid Beach
QLD 4218

1300 640 899

0402 402 909

dominic@clearskyfinancial.com.au

www.clearskyfinancial.com.au

Financial Services Your Adviser Provides

The financial services and products which **Dominic** 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.

Fees and Payments

Dominic is a professional adviser, and business owner of Clear Sky Financial Pty Ltd. He receives an annual base salary, with his overall remuneration linked to the performance of the business.

Dominic does not receive any compensation directly for any fees generated for the advice recommended, nor does he receive any commissions from product providers.

Our fees and charges vary according to the scope and complexity of the advice required. Fees are charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Upfront advice fees range from \$2,000 to \$6,600, while ongoing advice fees range from between \$500 to \$5,940. The adviser hourly rate is \$350. The scope of the work and the fees charged for services are agreed upfront with clients, prior to commencing work.

From time-to-time, Clear Sky Financial may receive leads from referral partners such as CheckMySuper. CheckMySuper receive a nominal fee for providing an introduction. These referral payments are not an additional cost to you.

The Statement of Advice provided to you by your adviser will clearly set out all fees and benefits. If you enter into an ongoing service arrangement with Clear Sky Financial Pty Ltd, you will also receive an annual Fee Disclosure Statement.



CLEAR SKY FINANCIAL

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 18 July 2024 - Version 12.6

The financial services offered in this Guide are provided by:

Alexandra Jeffery Authorised Representative No.1268207

Clear Sky Financial ABN 36 634 263 148

5 Glenelg Ave Mermaid Beach

QLD 4218

1300 640 899

support@clearskyfinancial.com.au

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 **Alexandra Jeffery**, Authorised Representative No. **1268207** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Alexandra** to prepare financial advice for you.

Alexandra Jeffery operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668. 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 Clear Sky Financial

Clear Sky Financial is a licensed financial advisory firm dedicated to assisting everyday Australians in accessing high-quality financial advice. We firmly believe there is no one-size-fits-all approach to financial planning. Recognising that each client is unique, our advisers take the time to comprehend your individual priorities and then craft a personalised strategy to suit your specific circumstances.

Our advisory services are designed to address your short-term, medium-term, and long-term goals. Whether your aspirations involve purchasing a home, clearing debts, funding education expenses, increasing travel opportunities, building investments, retiring comfortably, or securing protection against unexpected events, our advisers will develop a customised plan to help you achieve those objectives.

At Clear Sky Financial, we aim to enhance your financial situation, provide clarity, and alleviate stress so you can experience greater peace of mind. To accomplish this, we go beyond simply developing a financial plan; we also oversee the entire process. We create the plan, implement it, monitor its progress, and offer ongoing support to ensure you stay on track towards your goals.

We specialise in various areas, including superannuation, investment management, risk management, retirement planning, insurance, and estate planning. By establishing a

solid financial foundation in each domain, we empower you to spend less time worrying about money and more time enjoying the things you love.

About Your Adviser

Alexandra is a dedicated and accomplished Financial Adviser who combines extensive formal qualifications and real-world experience to create intelligent and effective strategies to improve client's financial wellbeing.

After completing her Law Degree from the University of Nottingham, Alexandra's career transitioned from the legal realm to the dynamic world of financial planning after moving to Australia and working for a leading financial advisory firm. Fuelled by a passion for helping people, Alexandra redirected her professional focus towards financial services, winning accolades in investment research while simultaneously earning qualifications to become a licensed financial adviser. This shift allowed her to leverage her legal acumen, while developing a strong flair towards client-centric financial solutions.

Today, with over six years of demonstrated experience in the industry, Alexandra's unwavering commitment and desire to make a meaningful impact has propelled her to pursue further qualifications. She is currently completing a Masters in Financial Planning.

Alexandra's areas of expertise include superannuation, investment research, insurance and estate planning, whilst her professional strengths lie in her exceptional interpersonal skills. A warm, friendly, and optimistic demeanour enables Alexandra to forge genuine connections with her clients. With her caring nature, combined with a bubbly disposition, Alexandra thrives on transforming what can be perceived as a daunting experience – into an empowering journey for her clients.

Away from the office, you can find Alexandra cherishing time on the beach with her two dogs, exploring hiking trails, or enjoying the simplicity of camping with good mates in the great Aussie outdoors.

Alexandra Jeffery

Authorised Representative No. 1268207

Alexandra Jeffery operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668

5 Glenelg Ave Mermaid Beach
QLD 4218

1300 640 899

alexandra@clearskyfinancial.com.au

www.clearskyfinancial.com.au

Financial Services Your Adviser Provides

The financial services and products which **Alexandra** 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.

Fees and Payments

Alexandra is a professional adviser, employed by Clear Sky Financial Pty Ltd. She receives an annual salary and a discretionary bonus. Alexandra does not receive any compensation directly for any fees generated for the advice recommended, nor does she receive any commissions from product providers.

Our fees and charges vary according to the scope and complexity of the advice required. Fees are charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Upfront advice fees range from \$2,000 to \$6,600, while ongoing advice fees range from between \$500 to \$5,940. The adviser hourly rate is \$350. The scope of the work and the fees charged for services are agreed upfront with clients, prior to commencing work.

From time-to-time, Clear Sky Financial may receive leads from referral partners such as CheckMySuper. CheckMySuper receive a nominal fee for providing an introduction. These referral payments are not an additional cost to you.

The Statement of Advice provided to you by your adviser will clearly set out all fees and benefits. If you enter into an ongoing service arrangement with Clear Sky Financial Pty Ltd, you will also receive an annual Fee Disclosure Statement.



CLEAR SKY FINANCIAL

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 18 July 2024 - Version 12.6

The financial services offered in this Guide are provided by:

Ashley Brown Authorised Representative No. 1262859

Clear Sky Financial ABN 36 634 263 148

5 Glenelg Ave Mermaid Beach

QLD 4218

1300 640 899

support@clearskyfinancial.com.au

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.

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These documents provide you with information regarding the financial planning advice process and charging model used by **Ashley Brown**, Authorised Representative No. **1262859** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Ashley** to prepare financial advice for you.

Ashley Brown operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668.

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 Clear Sky Financial

Clear Sky Financial is a licensed financial advisory firm dedicated to assisting everyday Australians in accessing high-quality financial advice. We firmly believe there is no one-size-fits-all approach to financial planning. Recognising that each client is unique, our advisers take the time to comprehend your individual priorities and then craft a personalised strategy to suit your specific circumstances.

Our advisory services are designed to address your short-term, medium-term, and long-term goals. Whether your aspirations involve purchasing a home, clearing debts, funding education expenses, increasing travel opportunities, building investments, retiring comfortably, or securing protection against unexpected events, our advisers will develop a customised plan to help you achieve those objectives.

At Clear Sky Financial, we aim to enhance your financial situation, provide clarity, and alleviate stress so you can experience greater peace of mind. To accomplish this, we go beyond simply developing a financial plan; we also oversee the entire process. We create the plan, implement it, monitor its progress, and offer ongoing support to ensure you stay on track towards your goals.

We specialise in various areas, including superannuation, investment management, risk management, retirement planning, insurance, and estate planning. By establishing a

solid financial foundation in each domain, we empower you to spend less time worrying about money and more time enjoying the things you love.

About Your Adviser

With more than a decade of hands-on industry experience, Ashley is a seasoned finance professional deeply committed to empowering everyday Australians on their journey towards a secure financial future. His expertise lies in tailoring comprehensive solutions that seamlessly integrate active and passive strategies, strategically optimising retirement planning, debt management, life insurance, investments, superannuation, and estate planning.

For Ashley, the financial well-being of his clients is not just a profession; it's a calling. Ashley is an avid advocate for compliance, earning widespread acclaim for his dedication to enhancing regulatory adherence within the Financial and Insurance Services Industry. He has won a number of awards, a testament to his unwavering work ethic and steadfast professionalism.

What truly sets Ashley apart is his passion for crafting tailored financial solutions. His commitment to the financial planning sector is unmistakable, evident through his continuous pursuit of personal development. Ashley is currently pursuing a master's degree in Financial Planning. Additionally, he generously imparts his knowledge as a mentor to Graduate Financial Planners, enabling them to deliver best-interest duty advice.

Outside of the office, Ashley is a proud Dad that treasures quality time with his family. When he's not studying or coaching, you can find him enjoying a round of golf or cheering on Man United in the English Premier League.

Ashley Brown

Authorised Representative No. 1262859

Ashley Brown operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668

5 Glenelg Ave Mermaid Beach

QLD 4218

1300 640 899

ashley@clearskyfinancial.com.au

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Financial Services Your Adviser Provides

The financial services and products which **Ashley** 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.

Fees and Payments

Ashley is a professional adviser, employed by Clear Sky Financial Pty Ltd. He receives an annual salary and a discretionary bonus. Ashley does not receive any compensation directly for any fees generated for the advice recommended, nor does he receive any commissions from product providers.

Our fees and charges vary according to the scope and complexity of the advice required. Fees are charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Upfront advice fees range from \$2,000 to \$6,600, while ongoing advice fees range from between \$500 to \$5,940. The adviser hourly rate is \$350. The scope of the work and the fees charged for services are agreed upfront with clients, prior to commencing work.

From time-to-time, Clear Sky Financial may receive leads from referral partners such as CheckMySuper. CheckMySuper receive a nominal fee for providing an introduction. These referral payments are not an additional cost to you.

The Statement of Advice provided to you by your adviser will clearly set out all fees and benefits. If you enter into an ongoing service arrangement with Clear Sky Financial Pty Ltd, you will also receive an annual Fee Disclosure Statement.



CLEAR SKY FINANCIAL

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 18 July 2024 - Version 12.6

The financial services offered in this Guide are provided by:

Dinesh (Damian) Rajah Authorised Representative No. 1262846

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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 **Dinesh (Damian) Rajah**, Authorised Representative No. **1262846** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Damian** to prepare financial advice for you.

Dinesh (Damian) Rajah operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668.

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 Clear Sky Financial

Clear Sky Financial is a licensed financial advisory firm dedicated to assisting everyday Australians in accessing high-quality financial advice. We firmly believe there is no one-size-fits-all approach to financial planning. Recognising that each client is unique, our advisers take the time to comprehend your individual priorities and then craft a personalised strategy to suit your specific circumstances.

Our advisory services are designed to address your short-term, medium-term, and long-term goals. Whether your aspirations involve purchasing a home, clearing debts, funding education expenses, increasing travel opportunities, building investments, retiring comfortably, or securing protection against unexpected events, our advisers will develop a customised plan to help you achieve those objectives.

At Clear Sky Financial, we aim to enhance your financial situation, provide clarity, and alleviate stress so you can experience greater peace of mind. To accomplish this, we go beyond simply developing a financial plan; we also oversee the entire process. We create the plan, implement it, monitor its progress, and offer ongoing support to ensure you stay on track towards your goals.

We specialise in various areas, including superannuation, investment management, risk management, retirement planning, insurance, and estate planning. By establishing a

solid financial foundation in each domain, we empower you to spend less time worrying about money and more time enjoying the things you love.

About Your Adviser

Driven to make a positive difference, Damian excelled in property management and business development, before finding his niche in finance.

Having held various positions in leadership across a number of real estate groups, Damian's natural flair for identifying profitable investment opportunities, led him to develop an alternate career pathway within Wealth Management. He realised that he enjoyed using his skills to guide people, which motivated his career change to a more direct, one-on-one advisory role.

Now a qualified Financial Adviser with more than seven years' demonstrated history in the field of financial planning, Damian is well-regarded for his strong customer focus. He firmly believes all Australians deserve access to easy-to-understand advice and outstanding service. Damian's success as a Financial Adviser is rooted in his ability to craft bespoke financial strategies that empower his clients to fund their ideal lifestyles and work steadily towards their long-term retirement objectives. His commitment to growth extends beyond his clients' portfolios; he is currently pursuing a Graduate Diploma in Financial Planning, to enhance his current knowledgebase, and help more everyday Aussies improve their situations.

Outside of the office and his academic studies, Damian cherishes quality moments spent with friends and family. He also enjoys investing his growth-oriented mindset into leisure activities like playing golf and watching a variety of ball sports, including NRL, AFL, soccer, and basketball.

Dinesh (Damian) Rajah

Authorised Representative No. 1262846

Dinesh (Damian) Rajah operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668

5 Glenelg Ave Mermaid Beach

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Financial Services Your Adviser Provides

The financial services and products which **Damian** 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.

Fees and Payments

Damian is a professional adviser, employed by Clear Sky Financial Pty Ltd. He receives an annual salary and a discretionary bonus. Damian does not receive any compensation directly for any fees generated for the advice recommended, nor does he receive any commissions from product providers.

Our fees and charges vary according to the scope and complexity of the advice required. Fees are charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Upfront advice fees range from \$2,000 to \$6,600, while ongoing advice fees range from between \$500 to \$5,940. The adviser hourly rate is \$350. The scope of the work and the fees charged for services are agreed upfront with clients, prior to commencing work.

From time-to-time, Clear Sky Financial may receive leads from referral partners such as CheckMySuper. CheckMySuper receive a nominal fee for providing an introduction. These referral payments are not an additional cost to you.

The Statement of Advice provided to you by your adviser will clearly set out all fees and benefits. If you enter into an ongoing service arrangement with Clear Sky Financial Pty Ltd, you will also receive an annual Fee Disclosure Statement.



CLEAR SKY FINANCIAL

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 18 July 2024 - Version 12.6

The financial services offered in this Guide are provided by:

Jay Fleming Authorised Representative No. 443265

Clear Sky Financial ABN 36 634 263 148

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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 **Jay Fleming**, Authorised Representative No. **443265** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Jay** to prepare financial advice for you.

Jay Fleming operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668.

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 Clear Sky Financial

Clear Sky Financial is a licensed financial advisory firm dedicated to assisting everyday Australians in accessing high-quality financial advice. We firmly believe there is no one-size-fits-all approach to financial planning. Recognising that each client is unique, our advisers take the time to comprehend your individual priorities and then craft a personalised strategy to suit your specific circumstances.

Our advisory services are designed to address your short-term, medium-term, and long-term goals. Whether your aspirations involve purchasing a home, clearing debts, funding education expenses, increasing travel opportunities, building investments, retiring comfortably, or securing protection against unexpected events, our advisers will develop a customised plan to help you achieve those objectives.

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We specialise in various areas, including superannuation, investment management, risk management, retirement planning, insurance, and estate planning. By establishing a

solid financial foundation in each domain, we empower you to spend less time worrying about money and more time enjoying the things you love.

About Your Adviser

Jay is a personable, motivated, and professional financial adviser with 15 years of comprehensive financial services experience. He is recognised for his adeptness in providing tailored financial guidance and strategies, to meet individual client needs. Jay brings a wealth of expertise in financial planning and risk management to the Clear Sky Financial fold.

With a strong educational background including a Bachelor of Commerce in Financial Planning and a Diploma of Accounting, Jay combines theoretical knowledge with practical experience to deliver informed advice. His extensive tenure in both the public and private sectors has honed his skills in client relationship management, financial analysis, as well as strategy development.

Jay's professional approach is characterised by a thorough understanding of each of his client's unique set of circumstances and goals. He excels in managing expectations, while implementing customised investment strategies that consistently add and deliver value. Ultimately, it's Jay's quick adaptability to new contexts and processes, that enables him to stay ahead in this dynamic, and often turbulent industry landscape.

Beyond his professional pursuits, which include a love for property investment and tax (yes, tax - you read that correctly!), Jay finds fulfillment in spending quality time with family and friends. Favourite pastimes take the form of a relaxing day at the beach with his wife and children, or playing a few games of tennis with friends.

Jay Fleming
Authorised Representative No. 443265

Jay Fleming operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668

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Financial Services Your Adviser Provides

The financial services and products which **Jay** 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.

Fees and Payments

Jay is a professional adviser, employed by Clear Sky Financial Pty Ltd. He receives an annual salary and a discretionary bonus. Jay does not receive any compensation directly for any fees generated for the advice recommended, nor does he receive any commissions from product providers.

Our fees and charges vary according to the scope and complexity of the advice required. Fees are charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Upfront advice fees range from \$2,000 to \$6,600, while ongoing advice fees range from between \$500 to \$5,940. The adviser hourly rate is \$350. The scope of the work and the fees charged for services are agreed upfront with clients, prior to commencing work.

From time-to-time, Clear Sky Financial may receive leads from referral partners such as CheckMySuper. CheckMySuper receive a nominal fee for providing an introduction. These referral payments are not an additional cost to you.

The Statement of Advice provided to you by your adviser will clearly set out all fees and benefits. If you enter into an ongoing service arrangement with Clear Sky Financial Pty Ltd, you will also receive an annual Fee Disclosure Statement.



CLEAR SKY FINANCIAL

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

Date of issue 18 July 2024 - Version 12.6

The financial services offered in this Guide are provided by:

Sean Taylor Authorised Representative No. 1291612

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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

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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 **Sean Taylor**, Authorised Representative No. **1291612** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Sean** to prepare financial advice for you.

Sean Taylor operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668.

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 Clear Sky Financial

Clear Sky Financial is a licensed financial advisory firm dedicated to assisting everyday Australians in accessing high-quality financial advice. We firmly believe there is no one-size-fits-all approach to financial planning. Recognising that each client is unique, our advisers take the time to comprehend your individual priorities and then craft a personalised strategy to suit your specific circumstances.

Our advisory services are designed to address your short-term, medium-term, and long-term goals. Whether your aspirations involve purchasing a home, clearing debts, funding education expenses, increasing travel opportunities, building investments, retiring comfortably, or securing protection against unexpected events, our advisers will develop a customised plan to help you achieve those objectives.

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We specialise in various areas, including superannuation, investment management, risk management, retirement planning, insurance, and estate planning. By establishing a

solid financial foundation in each domain, we empower you to spend less time worrying about money and more time enjoying the things you love.

About Your Adviser

A goal-oriented and purpose driven personality, Sean's ultimate goal is to achieve positive outcomes and promote success in others.

Prior to entering into the field of Financial Planning, Sean travelled the world and held various job titles. Through his Adventure Guide work, Tutoring, National Account Manager role in recruitment, and Paraplanning positions specifically, Sean laid down solid foundations in a number of soft skills including communication, problem-solving, interpersonal skills, teamwork and leadership.

With a passion for helping people, Sean came to the realisation early in his working and volunteering experience that many mental health issues stem from financial uncertainty. This led him to pursue a career as a Financial Adviser. Sean is currently specialising within the areas of Wealth Management, Insurance and Holistic Advice and firmly believes that with tailored financial guidance and support, many mental health issues can be prevented or at least mitigated later in life.

Sean's wealth of life experience, coupled with an undergraduate degree in psychology, provides him with a distinct and empathetic advantage when engaging with his clients.

When not in the office, you can find Sean enjoying the great outdoors. From land to sea, he is actively involved in a number of community-based initiatives with a focus on delivering positive impact. An avid Surf Lifesaver, Sean's Rowing Club recently competed in the 2022 Australian Surf Life Saving Championships and placed fourth in the country.

Sean Taylor

Authorised Representative No. 1291612

Sean Taylor operates under Clear Sky Financial Pty Ltd, Corporate Authorised Representative No. 1299668

5 Glenelg Ave Mermaid Beach

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Financial Services Your Adviser Provides

The financial services and products which **Sean** 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.

Fees and Payments

Sean is a professional adviser, employed by Clear Sky Financial Pty Ltd. He receives an annual salary and a discretionary bonus. Sean does not receive any compensation directly for any fees generated for the advice recommended, nor does he receive any commissions from product providers.

Our fees and charges vary according to the scope and complexity of the advice required. Fees are charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

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From time-to-time, Clear Sky Financial may receive leads from referral partners such as CheckMySuper. CheckMySuper receive a nominal fee for providing an introduction. These referral payments are not an additional cost to you.

The Statement of Advice provided to you by your adviser will clearly set out all fees and benefits. If you enter into an ongoing service arrangement with Clear Sky Financial Pty Ltd, you will also receive an annual Fee Disclosure Statement.