



# Sapphire Planning for Certainty

## FINANCIAL PLANNING

## FINANCIAL SERVICES GUIDE (Part 2)

### Adviser Profile

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The financial services offered in this Guide are provided by:

**Jason James Benney-Morris** Authorised Representative No. 1247042

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## About Your Adviser Profile

We understand how important financial advice is. We 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 Jason James Benney-Morris (Jason Benney-Morris), Authorised Representative No 1247042 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Jason to prepare financial advice for you.

**Jason operates under CWS Financial Planning Pty Ltd trading as Sapphire Planning of Certainty, Corporate Authorised Representative No 1281033**

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 Sapphire Planning for Certainty

We are passionate about helping individuals and small business owners achieve their financial goals and protect their families / business needs through carefully constructed financial advice, implementation and ongoing management. Our typical clients are looking for a comprehensive review of their financial circumstances which including Life Insurance, Superannuation, Tax and Investment Strategies, Investments and Estate Planning.

Sapphire Planning for Certainty works closely with Sapphire Accountants and Tax Agents who can assist to streamline your personal and business tax affairs by having everything located under the one roof. We have had great success providing seamless solutions to clients and peace of mind that their specific advisors are collaborating to enable you to achieve efficient and desirable outcomes.

“Our Knowledge, provides your peace of mind”

## About Your Adviser

During your first contact with Jason it will become apparent that your needs and goals are his central focus.

Whether clients are planning for a family, preparing for retirement, or running their own business, he understands that no two clients are the same.

As a business owner, husband and father, Jason is passionate about the importance of financial education and the responsibility assisting individuals and business owners to provide for their families, protect their assets and grow and preserve wealth.

Having originally started his finance career with investment property sales in 2010, he quickly realised that his true passion is helping people with professional financial advice. After completing his initial diploma of financial Planning in 2014, Jason has been proactive in continued education and looking outside the box to find better quality solutions to assist clients achieve their specific financial goals.

Jason is committed to being part of the journey with his clients and providing high quality service. With a very approachable demeanor, he explains strategies in an easy to understand way, with his clients informed and confident each step of the way. His commitment to provide personal advice is shown through continued education and his experience in SMSF, Life insurance, Tax and Investments, Estate Planning and Retirement Strategies.

Approaching a financial adviser can seem daunting at first, however Jason aims to create a positive client experience. By exploring your current situation and assisting you in discovering what is really important to you, he will help to articulate your short, medium- and long-term goals that become the foundation of his advice.

In his spare time Jason enjoys spending time with his wife Cynthia and son Nicholas indulging in the fantastic outdoor lifestyle our Gold Coast Beaches and Hinterland have to offer. He is actively involved in competitive Sailing and Cycling and also enjoys live music and reading.

## Jason Benney-Morris

Authorised Representative No. 1247042

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## Financial Services Your Adviser Provides

The financial services and products which **Jason** 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

**Jason** 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 **Jason's** advice fees are \$330 per hour including GST.

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

## Ongoing Advice/Service Fees

We may also charge a fee if you choose to receive ongoing service. The cost will depend on the service package you choose with your Adviser (please refer to the table below). The services included in each package and costs **including GST** to you will be communicated to you separately and outlined in your Client Service Agreement and disclosed in your SoA with payment options.

Package	Fee Type	Cost to You
<b>Silver</b>	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	Between \$0 and \$2,033.90 p.a. (including GST)
<b>Gold</b>	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	Between \$2,035 and \$3,848.90 p.a. (including GST)
<b>Platinum</b>	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	Between \$3,850 and \$6,048.90 p.a. (including GST)

<b>Diamond</b>	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	From \$6,050 p.a. (including GST)
<b>Personal Insurance</b>	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Initial Commission	A maximum of 66% of the first year's premium (paid by the insurance company) for new policies.
	Ongoing Commission	A maximum of 22% of the premium (paid by the insurance company) each year.