

# Financial Services Guide

## PART 2 OF 2



## Financial Planning

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### ADVISOR DETAIL

Marion Gaertner is the person who is providing the financial services to you. Her ASIC Authorised Representative Number is 323378. Marion is the business owner of Finance Evolutions Pty Ltd (ABN 50 131 935 209; ASIC Authorised Representative Number 336083).

Marion Gaertner and Finance Evolutions Pty Ltd are Authorised Representatives of Elders Financial Planning Pty Ltd, Australian Financial Services License No: 224645.

Marion commenced in the financial services industry in 2007, after a distinguished career in Education where her positions included those of Principal at Annesley College and Head of Campus at Trinity College Gawler. Her qualifications include a Master of Business Administration, Diploma of Financial Services (Financial Planning) and Diploma Financial Services (Finance / Mortgage Broking Management). Marion has a high commitment to ongoing professional development.

As an Authorised Representative, Marion believes in helping her clients build the complete program they need to maximise their earning potential during their working years, as well as helping them with their retirement planning, superannuation, managed investments and estate planning needs. She achieves this by providing quality advice, personalised service and practical ideas to deliver superior solutions

### SERVICES

Marion is authorised to provide advice on the following strategies and products

- ♦ Savings and wealth creation strategies
- ♦ Investment Planning
- ♦ Superannuation Planning
- ♦ Retirement Planning
- ♦ Risk and insurance analysis
- ♦ Cash Management Trusts
- ♦ Retirement Income Streams
- ♦ Managed Investments
- ♦ Master Trust products
- ♦ Superannuation products
- ♦ Personal and group Insurance

### REMUNERATION

Finance Evolutions Pty Ltd receives a portion of the fee for service paid by clients and/or the brokerage/commission paid by product issuers to Elders Financial Planning Pty Ltd. Marion Gaertner is a salaried director of Finance Evolutions Pty Ltd.

Fees that may be applicable for preparing your advice include:

- Statement of Advice Preparation: range from \$0 to \$2,500 depending on time and complexity of the advice document, calculated on an hourly rate of \$250. Initial Commissions may be taken in payment of Statement of Advice fees. An estimated cost will be provided prior to the commencement of any work.
- Ongoing Fees: these will vary depending on the ongoing service arrangement you negotiate. Ongoing service fees can be between \$750 to \$10,000 and/or up to 40% of the annual insurance premium.

Initial and Ongoing commission is also payable by some product providers, depending upon the investment or insurance premium amount.

All fees will be fully disclosed in a formal advice document.

NB: Costs include GST.

### ASSOCIATED BUSINESS INTEREST.

In the interest of transparency I would like to highlight the following relationships;

- 100% owner of Finance IQ, which provides mortgage broking services

**Marion Gaertner**  
MBA, BA (Hons), Dip Ed, Dip FS (FP), Dip FS (F/MBM)  
Authorised Representative

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