



# FINANCIAL PLANNING

## FINANCIAL SERVICES GUIDE – Part 2

### Adviser Profile

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The financial services offered in this Guide are provided by:

**Lane Taylor** Authorised Representative No 346050  
LPR Taylor Financial Services Pty Ltd ACN 128 468 628  
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Phone 08 9274 6349 fax 08 9274 3011 email [info@lprtaylor.com.au](mailto:info@lprtaylor.com.au)

An Authorised Representative of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680  
Australian Financial Services Licence Number: 246638  
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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 **Lane Taylor Authorised Representative No. 346050 of InterPrac Financial Planning Pty Ltd (AFSL 246638)** to ensure that you have sufficient information to confidently engage Lane Taylor to prepare financial advice for you.

**Lane operates under LPR Taylor Financial Services Pty Ltd, Corporate Authorised Representative No 320438**

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 (LPR Taylor Financial Services Pty Ltd)

Our first objective is to get to know the client and their financial affairs. Having achieved an in-depth understanding of the client's goals, wants and needs, we identify those goals that are achievable. The attainable objectives are ranked in priority. For those attainable goals, we work with the client to develop and implement a step by step plan for a pathway leading to the intended financial destination.

Just like our clients, each plan is unique. However, common to all advice, we follow conservative investment principles and with rigorous diligence putting client's best interest before our own.

We see ourselves as experienced holistic solution finders. Lane Taylor through LPR Taylor Financial Services Pty Ltd as an Authorised Representative has been providing financial advice services since 2007.

In addition, LPR Taylor & Associates Pty Ltd of which Lane is the Governing Director has carried on a Certified Practising Accounting (CPA) business for more than thirty years.

LPR Taylor & Associates Pty Ltd provides Accounting and Taxation services to Individuals, partnerships, Superannuation funds, Trusts, and companies.

## About Your Adviser

Lane Taylor has many years of experience in the commercial world of Finance, Accounting and Taxation. Lane was awarded a Diploma of Financial Services on the 30<sup>th</sup> August 2007. The financial services diploma followed a Post Graduate Diploma in Business (Business Law) from Curtin University awarded 25<sup>th</sup> August 1993 and a Bachelor of Business Degree from Curtin University in March 1979.

What followed University graduation was six years with a listed trustee company in roles ranging from Accountant, Trust Administration and Public Accounting. In 1984 Lane moved to the Perth suburbs and commenced his CPA Firm offering Accounting and Taxation services.

In 2007 financial planning services were added to the problem-solving toolbox via LPR Taylor Financial Services Pty Ltd.

Utilising the resources of both LPR Taylor Financial Services Pty Ltd and LPR Taylor & Associates Pty Ltd we are able to provide cradle to grave guidance through life's financial gauntlet.

We have extensive experience in matters of Superannuation and that includes Self-Managed Superannuation. Drilling down, our experience with SMSFs ranges from initial establishment to compliance over its existence, (including the pension phase) and ultimate windup at the end of its useful life.

We have the experience and the skills to assist whether it be helping our clients to find suitable investments that will enable savings to grow, to life insurances to help a client manage life's risks, to taxation skills to help ensure ATO compliance, to estate planning that will assist to ensure our client's final affairs are in order.

## Our contact details

### Lane Taylor

Authorised Representative No. **346050**

**Lane Taylor operates under LPR Taylor Financial Services Pty Ltd Corporate Authorised Representative No 320438**

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Web: <https://www.lprtaylor.com.au>

## Financial Services Your Adviser Provides

The financial services and products which LPR Taylor Financial Services Pty Ltd can provide include;

- 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

Lane Taylor operating under LPR Taylor Financial Services Pty Ltd 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 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 2019, Life Insurance commissions are capped at 77% (including GST) of the premium for the first year of the policy, reducing to a maximum upfront commission of 66% (including GST) from 1 January 2020. 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 to the advice fees are that they are levied by Lane Taylor operating under LPR Taylor Financial Services Pty Ltd is \$240.00 per hour including GST.

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