

PointB Planning Pty Ltd  
FINANCIAL PLANNING  
**FINANCIAL SERVICES GUIDE (Part 2)**  
Adviser Profile

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The financial services offered in this Guide are provided by:

**Bill The Truong Authorised Representative No 1261647**

**PointB Planning Pty Ltd ABN 46 386 865 719**

**1/260 Whitehall Street Yarraville VIC 3013**

**Phone: 03 9044 1950 Mobile: 0422 348 249 Email: [bill@pointbplanning.com.au](mailto:bill@pointbplanning.com.au)**

## 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 **Bill The Truong (Bill Truong)**, Authorised Representative No. **1261647** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Bill** to prepare financial advice for you.

**Bill Truong operates under PointB Planning Pty Ltd, Corporate Authorised Representative No 1261646.**

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 PointB Planning Pty Ltd

At PointB Planning, we focus on what's really important to our clients.

We deal with everyday people that have everyday challenges and goals.

We know that managing money can be difficult and daunting. However, we believe that the financial planning process is simply moving our clients from where they are now financially (Point A) to where they desire to be in the future (PointB).

We understand every individual has their own financial ambitions and we specifically tailor our advice to achieve those needs. Whether it be goals around savings strategies, wealth creation, asset protection, and retirement focus or debt management. Our philosophy is to build trusting, transparent and lasting relationships to accompany our clients through their financial journey.

## About Your Adviser

Originally, I commenced my career in the financial services sector as a Hardship Officer, dealing with families that could not afford to put food on the table and to pay everyday bills. That left me with a desire to really help individuals, families and, generally speaking, common Australians.

The main lesson being learnt:

*"Small decisions you make today, will have big effects on your long-term future".*

The desire to be more proactive with assisting clients, led me on my journey to where I am today.

As a financial planner, I have the unique privilege to really change people's lives and move them in the right direction. Being a financial planner is more than making money for me. It's really about having a positive effect on people's lives and that's what really drives me.

Through various amounts of study and experience that have gained since 2007, I've been equipped with the necessary tools and experience required to really connect, understand and simply put, support my clients.

I believe in "true financial planning", meaning that I place my client's short, medium and long-term needs first and foremost with every decision I make. The overall objective is to provide peace of mind and financial success!

### **Bill Truong**

Authorised Representative No. 1261647

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## Financial Services Your Adviser Provides

The financial services and products which **Bill** 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

Bill 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 **Bill Truong's** advice fees are **\$330.00 per hour including GST**.

**Minimum ongoing fee is \$1,650 Including GST** depending on complexity of strategy which includes the following:

- Annual review meetings to ensure your goals are being met
- Ongoing queries and phone calls – limited to general or factual info
- Access to the financial planner with a 2-day turnaround
- Portfolio management and rebalancing
- Review of contributions
- Review of insurance covers and cost
- Administration assistance
- Quarterly newsletters
- Connecting you with trusted professionals

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