



FINANCIAL PLANNING FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:

Darryl Jopling Authorised Representative No. 298484

Choice Financial Advice Pty Ltd ABN 19 146 971 575

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InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

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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 **Darryl Jopling**, Authorised Representative No. **298494** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Darryl Jopling to prepare financial advice for you.

Darryl Jopling operates under Choice Financial Planning Pty Ltd, Corporate Authorised Representative No. 401605

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.



Choice Financial Advice

About Your Adviser

Darryl has been in the Financial Services Industry for 35 years.

He is a qualified financial planner with a Diploma in Financial Planning and designated as a Certified Financial Planner by the Financial Planning Association where he is currently a member. He has completed other studies around Self-Managed Super Funds and Mortgage Broking.

Throughout his career, Darryl has provided advice to clients within the major Australian banks, the RACV membership and advised and managed the clients of an accounting practice in suburban Melbourne with financial planning services.

Prior to being a financial planner, Darryl worked in the banking sector in branches and regional roles. These varied from customer service in the early days to management as well as assisting customers with commercial and home lending services in later years.

Darryl enjoys helping clients make sense of all the various options available to them financially, to manage, protect and build their wealth.

Many clients like his conservative approach along with his willingness to work with clients existing products and structures, unless he can show something that will improve their position.

Having been in the industry for 35 years, Darryl has seen a lot of products and strategies and ideas come and go in the finance industry and as such, has a balanced view on how people should consider managing their money without taking unnecessary risks.

Outside of work, Darryl is married and has 4 children who are growing up and finding their way in the world financially, work wise, with study and everything life throws at all of us. Darryl is a keen golfer who plays regularly. In his younger days he played football at a high level and was a State Representative in athletics. These days he follows his beloved AFL team, St Kilda describing himself as "an eternal optimist" waiting for the next flag.

Darryl is very down to earth and enjoys helping clients who would like to be helped with their finances.

Darryl Jopling

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Financial Services Your Adviser Provides

The financial services and products which Darryl 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

Darryl 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 will vary depending on the scope and complexity of the advice and the value of the services we provide. The scope of the work and the fees we charge for our services are agreed with our clients prior to commencing work.

- Standard Initial Plan Fee \$3,850 (Including GST) (may vary depending on complexity).
- Hourly rates up to \$385 per hour (Including GST) based on complexity
- On-going fees \$275 (Including GST) per month includes annual review with CPI increases annually (may vary depending on complexity).

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