



# Prosperity Wealth & Advice

## FINANCIAL PLANNING

## **FINANCIAL SERVICES GUIDE (Part 2)**

### Adviser **Profile**

**Date of issue 16 April 2025 - Version 13.0**

The financial services offered in this Guide are provided by:

**Brett Grocke** Authorised Representative No. 1238827

Prosperity Wealth and Advice Pty Ltd ACN 649 470 646

117A Murray St, Tanunda, SA, 5352

**Phone** 0468 411 806 **Email** [brettg@prosperity-wealth.com.au](mailto:brettg@prosperity-wealth.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, **prior** to providing any personalized financial advice, products, and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Brett Jace Grocke (Brett Grocke)** Authorised Representative No. **1238827** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Brett** to prepare financial advice for you.

**Brett operates under Prosperity Wealth & Advice Pty Ltd As the Trustee for Prosperity Unit Trust ABN 88 623 147 212 Corporate Authorised Representative No. 1286740**

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 Prosperity Wealth & Advice

At Prosperity Wealth & Advice, we work directly with you to achieve your financial goals. Acting with integrity, your best interest is always at the forefront of our personalised service. Based in the Barossa Valley, we live and breathe the rural values of strong relationships and trust.

When we meet with you, we want the relationship to be more like catching up with an old friend for a coffee, rather than a just a transactional relationship. Thus, having the foundation of a strong relationship allows us to have deeper conversations to unearth your wealth potential.

## About Your Adviser

Brett has over 12 years of experience in the financial planning industry and has completed a Bachelor of Commerce at Deakin University, majoring in Finance and Financial Planning. Brett is also a qualified Mortgage Broker and can help you with your lending needs.

When working with Brett, you will note the following attributes:

- Friendly and approachable
- Highly reliable
- Genuine care about your concerns and well-being
- Responsive to your queries in a timely manner
- High level of personal service
- Maintains long term relationships

Brett is married to his partner of 16 years, Gemma. They have a son Maverick and a golden Labrador named Murphy. Brett thoroughly enjoys his sport following the Adelaide Crows and whilst he previously played and was heavily involved in cricket and football for his local club Tanunda, he now spends most of his free time playing golf at Tanunda Pines and socialising with friends and family.

### **Brett Grocke**

Authorised Representative No. **1238827**

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Address: 117A Murray St, Tanunda, SA, 5352

Postal: As above

Mobile: 0468 406 811

Email: brettg@prosperity-wealth.com.au

Web: www.prosperity-wealth.com.au

## Financial Services Your Adviser Provides

The financial services and products which **Brett** 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

**Brett** 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 (for life insurance only), 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.

**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 **Brett'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.