

FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 5 – 1/09/2024

The Financial Services Guide for Intelligent Planning has two parts:

- The “Licensee Profile”; and
- The ‘Authorised Representative Profile’.

Both parts should be read in conjunction so that you have a full understanding of the services being offered.

Who is my financial adviser?

Your financial adviser is – Patricia (Trish) Gregory

Address: PO Box 6899, Charnwood ACT 2615

Telephone: 02 6189 8481

Email: trish@hcis.com.au

Trish Gregory's ASIC representative number is 001251041.

What experience does my adviser have?

Trish Gregory has over 8 years' experience in the financial services industry.

What qualifications does my adviser have?

Trish Gregory has completed the following courses of study:

- Certified Financial Planner designation
- Master of Financial Planning
- Graduate Certificate of Financial Planning
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning

Trish Gregory has also passed the industry Financial Adviser exam.

In addition, Trish Gregory is a member of the following professional bodies:

- Financial Advice Associate of Australia (FAAA)

Who is responsible for the financial services provided?

Intelligent Planning is responsible for the financial services provided by Trish Gregory and Hayes & Co Insurance Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Trish Gregory is authorised by Intelligent Planning to provide financial services in:

- Deposit and payment products limited to:
 - Basic deposit products
 - Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products including:
 - Investment life insurance products
 - Life risk insurance products
- Interests in managed investment schemes including:
 - Investor directed portfolio services
 - MDA services
- Retirement savings accounts products
- Securities
- Superannuation

Trish Gregory is registered as a tax (financial) adviser and can in the course of providing personal advice provide tax related advice to retail clients about relevant financial products.

Please note that Trish Gregory is not authorised to provide any services on behalf of Intelligent Planning except in relation to the financial products listed above.

Trish Gregory also provides an advice review service. As part of this service, Trish Gregory will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined in Part 1 the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Intelligent Planning will collect all commissions, fees and other benefits paid through financial institutions in connection with financial services provided by Trish Gregory or Hayes & Co Insurance. Specific details of this will be provided to you in the SoA.

Intelligent Planning charges a flat fee amount for being authorised to provide financial services to clients. This fee is not based on any volume amounts or a percentage of fees to be received by Trish Gregory.

Will anyone be paid for referring me to my Adviser?

From time to time another professional adviser may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the 'Statement of Advice' (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Intelligent Planning provides, please contact Phil Osborne at Phil@dirigere.com.au or on 0411 424 799.

You should retain this FSG for your reference and any future dealings with Trish Gregory, Hayes & Co Insurance or Intelligent Planning.