FINANCIAL SERVICES GUIDE



PART 2

AUTHORISED REPRESENTATIVE PROFILE

VERSION 3 - 1 FEBRUARY 2024

The Financial Services Guide for Intelligent Planning has two parts:

1. The "Licensee Profile";
2. The 'Authorised Representative Profile'.

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

Intelligent Planning is the trading name of Dirigere Advisory Pty Ltd

Australian Financial Services Licence number 524371

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Keyman Financial Services is authorised via Dirigere Advisory Ptd Ltd | ABN 57 640 403 836 | Australian Financial Services Licence No. 524371.

Keyman Financial Services

WHO IS MY FINANCIAL ADVISER?

- Your financial adviser is – Terry Johnson
- Address: PO Box 5841, South Windsor, NSW 2756
- Telephone: 02 9011 8122
- Email: terry@kfs.net.au
- ASIC representative number is **343122**

What experience does my adviser have?

Terry has over 25 years of experience in the financial services industry.

What qualifications does my adviser have?

Terry has completed the following courses of study:

- Graduate Diploma of Financial Planning

Terry has also passed the industry Financial Adviser exam. In addition, Terry is a member of the following professional bodies:

- Million Dollar Round Table (MDRT)
- FAAA

Who is responsible for the financial services provided?

Intelligent Planning is responsible for the financial services provided by Terry Johnson and Keyman Financial Services Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

AUTHORISATIONS

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

Terry is authorised by Intelligent Planning to provide financial services in:

Deposit and payment products limited to:

- Debentures, stocks or bonds issued or proposed to be issued by a government.

Life products including:

- Investment life insurance products
- Life risk insurance products

Superannuation

Terry 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 Terry is not authorised to provide any services on behalf of Intelligent Planning except in relation to the financial products listed above.

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

Keyman may provide other services such as claims services but will be delivered outside this authorisation.

OTHER INFORMATION

How is my adviser paid for the 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 Terry Johnson or Keyman Financial Services Pty Ltd. 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 Mia.

Keyman Financial Services may charge a recovery fee if an advised policy is cancelled or transferred to another adviser within 18 months of its instigation. Keyman has the right to recover the lost (clawback) renumeration at the same or optional lower level.

Keyman may also charge a commitment fee which may or not be refundable once commissions are received by the insurance provider. Any fees will be presented in writing before commencing services.

Will anyone be paid for referring me to my adviser?

From time to time another professional adviser may be paid by Terry for providing a referral. 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 Terry at terry@kfs.net.au or on 02 9011 8122.

You should retain this FSG for your reference and any future dealings with Terry Johnson Keyman Financial Services or Intelligent Planning.

CONFIRMATION

I/We acknowledge receiving a copy of the Dirigere Advisory Pty Limited trading as Intelligent Planning Financial Services Guide Version 2 dated 1 February, 2024 including the Authorised Representative Profile for Terry Johnson dated 1 February, 2024.

or

I confirm that I sent a copy of the Dirigere Advisory Pty Limited trading as Intelligent Planning Financial Services Guide Version 2 dated 1 February 2024 including the Authorised Representative Profile for Terry Johnson dated 1 February, 2024.

Client Name	**Signature**	**Date:**

Client Name	**Signature**	**Date:**

Adviser Name	**Signature**	**Date**