



TEAMWORK FINANCE

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Diana Kimlee Nocerino Dip FS (FMBM), Grad Cert FP, SSA

Authorised Representative No. 330090

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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 Diana Kimlee Nocerino (Diana Nocerino), Authorised Representative No. 330090 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Diana to prepare financial advice for you.

Diana operates under Teamwork International Financial Services Pty Ltd, Corporate Authorised Representative No CAR 345899.

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 Teamwork Finance

At Teamwork Finance, our goal is to help hard working people acquire property; develop plans to help pay off debt sooner; secure a comfortable lifestyle and to build wealth to achieve their life goals.

We offer a unique range of financial products and services including home loans, superannuation, self-managed super funds, insurance and financial advice.

It can be difficult to navigate the complex landscape of building wealth solo. Teamwork Finance is here to help. Our experienced advisers simplify complex yet crucial issues like superannuation, personal insurance and estate planning.

Our financial planners work closely with you to work out what matters to you – whether it be owning your home, saving money for your children’s education, or working towards a comfortable retirement. We then develop a tailored, long-term plan with in-built flexibility to account for any road bumps.

At a simple and practical level, we provide the convenience of one contact point for a broad range of financial services.

About Your Adviser

Being self-employed, and in the finance industry since 1985, Diana has many years of experience to draw upon, and delivers a broad range of financial services and advice in one convenient location and is supported by a highly qualified and capable team to help clients with their plans to reduce debt, protect assets and retire comfortably.

Diana has been involved with several financial institutions, including roles as Manager with the Commonwealth Bank, Suncorp and St George. Also, with Norwich, Zurich and Macquarie.

Qualifications currently held:

Graduate Certificate in Financial Planning (also DFS in Financial Planning)

Diploma Financial Services in Finance Broking and Mortgage Management.

Certified with the Tax Practitioners Board, MFAA and AFCA (formerly CIO).

Diana specialises in working with and providing holistic support to the SME niche, believing that this is a most underserved area of the business community. These clients are busy and often lack the resources and literacy to manage the financial affairs thrust upon them as business owners.

She has a deep background and knowledge in all areas of lending, including Equipment finance, Commercial and Business funding, and Residential lending.

“My strongest desire when helping others is to give them back the power and control over their own money and their financial future. This takes guidance and structure, then requires each individual “doing the doing” and working as a team to achieve their goals in business and life”.

Diana has been awarded over many years for “Insurance Branch of the Year” (2010), “Adviser of the Year” (2011), “Qld Branch of the Year” (2011), “Advice Delivery Branch of the Year” (2012), “Qld Wealth Branch of the Year” (2012). Along with husband Mario, were the first inductees to the “Chairman’s Club” with their previous licensee.

Diana has a fantastic, tolerant family, who share her love of the outdoor lifestyle of the Gold Coast; its excellent facilities, beaches and people with personalities that match the sunny weather. She also sings in a ladies’ cappella chorus (there’s the family tolerance) and competes annually.

Client Service Proposition:

- Advice on lending (Commercial, business, residential, equipment)
- Advice on refinancing loans to reduce rates and access cash
- Advice on your life insurance
- Advice on your superannuation and savings
- Advice on your long-term financial needs
- Advice on self-managed superannuation

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Financial Services Your Adviser Provides

The financial services and products which Diana 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

Diana 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 **Diana's** advice fees are \$550 per hour including GST.

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