



**FORTUNA**  
ADVISORY GROUP

# Fortuna Wealth Management

## FINANCIAL PLANNING

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

### Adviser Profile

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The financial services offered in this Guide are provided by:

**Mili Aggarwal** Authorised Representative No. 440608

Fortuna Wealth Management ABN 19 608 602 277

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InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

Ph: (03) 9209 9777

## 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 **Mili Aggarwal, Authorised** Representative No. 440608 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage with Mili to prepare financial advice for you.

Mili operates under Fortuna Wealth Management Pty Ltd, Corporate Authorised Representative No. **1267477**

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 Fortuna Wealth Management

Fortuna Wealth Management is part of a multi-service advisory firm, dedicated to helping clients achieve their long-term financial goals. We provide superannuation, insurance, budgeting, cashflow, and investment advice, as well as retirement planning, tax optimization, estate planning and strategic financial planning tailored to each client's unique needs and aspirations. Our team of experienced advisors take a holistic approach, combining in-depth knowledge of a client's 'bigger picture' to develop comprehensive strategies that aim to preserve and grow wealth. At Fortuna, we pride ourselves on building lasting relationships founded on trust, transparency, and a commitment to our clients' financial success.

## About Your Adviser

Mili has 5+ years of experience in the provision of financial planning advice. Mili holds a Master's degree in Business Administration, a Bachelor's degree in Commerce and an Advanced Diploma in Financial Services. She has thorough knowledge of the Financial Services Industry and is well versed with its intricacies.

With 15 years of management experience in both local and international markets, Mili leads the Financial Planning sector with dedication to the interest of the firm's clients. Her passion is to see the firm's clients achieve not only financial freedom, but the joy of achieving their dreams. Mili is a mother of 2, loves reading and enjoys traveling to experience varied cultures when not spending time with her family.

Mili is also a Director and holds equity interest in associated entities Fortuna ABA Pty Ltd t/as Fortuna Accountants and Business Advisors; and The Outsource Pro Pty Ltd.

### **Mili Aggarwal**

Authorised Representative No. **440608**

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## Financial Services Your Adviser Provides

The financial services and products which Mili can provide advice on comprise:

- Deposit and Payment Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including retirement savings accounts products, 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).
- Self Managed Superannuation Funds

## Fees and Payments

**Mili** 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. Mili is an Authorised Representative of Interprac and a Director of Fortuna Wealth Management; and receives consultancy fees and profit share.

**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 **Mili's** advice fees are \$495 per hour including GST.

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