COX PARTNERS ACCOUNTANTS PTY LTD

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

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The financial services offered in this Guide are provided by:

Vitaly Golubciks Authorised Representative No. 451501
Cox Partners Accountants ABN 43 092 908 659
75 Rose Street
ESSENDON, VIC 3040
phone (03) 9337 1511 email planner@coxpartners.com.au

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638
Suite 1, Level 20, 555 Collins Street, 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 **Vitalijs Golubciks (Vitaly Golubciks), Authorised Representative No. 451501** of **InterPrac Financial Planning Pty Ltd (AFSL 246638)** to ensure that you have sufficient information to confidently engage **Vitaly** to prepare financial advice for you.

Vitaly operates under Cox Partners Accountants Pty Ltd Corporate Authorised Representative No. 241246

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 **Cox Partners**

Don Cox commenced public practice in September 1972 as "Donald W Cox & Associates in Glenroy. In December 1972 the practice moved to Niddrie, then to Essendon in June 1978, where it has operated to this day.

Cox Partners Accountants has serviced the local and surrounding community for over 40 years and remains committed to providing up to date professional advice with the view of being a "business" partner of our clients and to **'add value'** to our clients' financial situation.

Our staff at Cox Partners Accountants Pty Ltd prides ourselves on our commitment to continuous professional development to ensure we can better meet the needs of our clients. In today's highly competitive and constantly changing environment, the right advice is critical to the success of our clients.

Let us provide you with professional advice and support that you deserve to help achieve your goals. With the benefit of the knowledge of our staff, and with the technical skills that our staff possesses, we strive to provide personal financial advice that has best interest of our clients, at all times.

About Your **Adviser**

Vitaly is a motivated client centric comprehensive financial adviser with a passion to provide quality personal financial advice that comes through a thorough understanding of each client's specific circumstances.

He holds the following qualifications and registrations:

- Bachelor's Degree in Commerce (majoring in Finance and Financial Planning)
- Graduate Certificate of Taxation
- Holder of SMSF Specialist Adviser (SSA) designation
- Registered Tax (Financial) Adviser

Vitaly has developed a keen interest in financial markets, financial instruments, and financial planning during his university days. He has been part of the financial services industry since 2011 and has been advising clients since 2014. By engaging Vitaly as your adviser, you will have a knowledgeable and technically skilled adviser in your corner.

Vitaly Golubciks
Authorised Representative No. **451501**

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Address:	75 Rose Street ESSENDON VICTORIA 3040
Postal:	PO Box 504 ESSENDON NORTH VICTORIA 3040
Phone:	(03) 9337 1511
Mobile:	0484 601 505
Email:	planner@coxpartners.com.au
Web:	www.coxpartners.com.au

Financial **Services Your Adviser Provides**

The financial services and products which 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**

Vitaly Golubciks 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.

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 **Vitaly's** advice fees are $275 per hour including GST.

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