



Future Vue Advice 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:

**Ryan Hateley** Authorised Representative No. 354230  
Future Vue Advice Pty Ltd Ltd ABN 32 693 615 977  
39 Neptune Street  
Maryborough QLD 4650  
**phone** 0422 544 126 **email** [ryan@futurevuefp.com.au](mailto:ryan@futurevuefp.com.au)

## 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 **Ryan Andrew Hateley (Ryan Hateley)**, Authorised Representative No. **354230** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Ryan** to prepare financial advice for you.

**Ryan Hateley operates Future Vue Advice Pty Ltd, Corporate Authorised Representative No. 1318984**

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 Future Vue Advice Pty Ltd

At Future Vue Financial Planning we aim to make a positive difference to the lives of our valued clients. We know that our clients are our greatest asset, and we will work hard to meet your needs.

Future Vue Financial Planning was founded to ensure that clients looking for help with financial planning are able to get that help without the need to leave home. Our goal is to treat all clients with respect, care, and professionalism. We will be open and transparent, and our team is there to assist you through every step and ensure we put you and your family first.

Future Vue Financial Planning will assist you with every step of the way, from starting your advice journey and through to when you need us most when times are hard.

## About Your Adviser

Ryan is focused on providing easy to understand solutions for his clients, delivered with respect and clarity.

Ryan started advising in early 2010, providing holistic financial advice encompassing all walks of life. He places high priority on compliant and ethical advice while providing the right services, support, and products to meet his clients' needs and goals. Your adviser takes pride in his product and industry knowledge which is very extensive. He only works with reputable, regulated financial providers and ensures that the benefits of the products he recommends are well explained and evaluated, comparing not only price and features but, suitability, personal needs, and family considerations.

Ryan is a practical and considerate person, who aims to take the stress away from the financial planning process. He gains great satisfaction in helping his clients achieve their financial and personal goals and aims to help navigate through difficult times.

Ryan's motto is "You can't predict the winds, but you can trim the sails." As your adviser, Ryan will help you navigate the way and sail on to a brighter financial future.

**Ryan Hateley**

**Authorised Representative No. 354230**

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## Financial Services Your Adviser Provides

The financial services and products which **Ryan Hateley** 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

**Ryan Hateley** 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 **Ryan Hateley's** advice fees are \$330 per hour including GST.

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