

Lovisa Financial Services

Lovisa Financial Services FINANCIAL PLANNING **FINANCIAL SERVICES GUIDE (Part 2)** **Adviser Profile**

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The financial services offered in this Guide are provided by:

Renato Lovisa Authorised Representative No. 1270637

Lovisa Financial Services ABN 87 780 330 834

73 Newton Road, Newton SA 5074

Phone 08 8317 6093 **Mobile** 0468 308 671 **Email** renato@lovisafinancial.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 **Renato Lovisa**, Authorised Representative No. **1270637** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Renato Lovisa (Renato)** to prepare financial advice for you.

Renato operates under Renato Lovisa Pty Ltd ATF Renato Lovisa Family Trust t/a Lovisa Financial Services, Corporate Authorised Representative No. 1284505

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 Your Adviser

Renato has been working in the Financial Services Industry since February 2013.

Before becoming a Financial Adviser, Renato gained valuable experience over six years in both Client Relationship Management and Paraplanning roles within financial planning practices. During this time, he developed a strong passion for helping individuals and families achieve both their financial and personal goals. This background also helped him build deep technical knowledge and a strong client-centric approach.

Renato holds a Bachelor's Degree in Economics of Enterprises and Markets and a Specialist Degree in Economics. He has also completed a Diploma of Financial Planning and Kaplan-accredited certificates in Tax for Financial Advising, Estate Planning, and Commercial Law. He is currently studying towards a Master's in Financial Planning, further strengthening his knowledge and commitment to professional excellence.

Clients often describe Renato as approachable, clear, and easy to work with. He takes pride in explaining strategies in a straightforward, relatable way while ensuring that his clients feel informed, supported, and confident at every step of the advice journey.

Renato understands that seeking financial advice can sometimes feel overwhelming. His goal is to create a positive and engaging experience from the very first meeting. By taking the time to understand your current situation and what matters most to you, Renato will help you define your short, medium, and long-term goals — and work with you to make well-informed decisions for a more secure financial future.

Renato Lovisa

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Email: renato@lovisafinancial.com.au

Website: www.lovisafinancial.com.au

Financial Services Your Adviser Provides

The financial services and products which **Renato** 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

Renato 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 Renato advice fees are \$300 per hour excluding GST.

You will be notified of the time involved and potential cost prior to the commencement of any work if applicable.

There is also an option to receive ongoing reporting and advisory services. You will be notified of the cost involved prior to the commencement of any ongoing services.

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