



RACHELE JURGENSEN
— FINANCIAL PLANNING —

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FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:

Adrian Rachele Authorised Representative No. 1000624

Rachele Jurgensen Pty Ltd ABN 62 647 484 544

Shop 1, Level 1, Toowong Village, 9 Sherwood Road, Toowong, QLD 4066

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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 Adrian Jonas Rachele (Adrian Rachele), Authorised Representative No. 1000624 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Adrian Rachele to prepare financial advice for you.

**Adrian operates under Rachele Jurgensen Pty Ltd trading as Rachele Jurgensen
Corporate Authorised Representative No 1285613**

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 Rachele Jurgensen

Rachele Jurgensen was founded by Adrian Rachele and Michael Jurgensen who felt that opening their own practice would provide a platform to provide genuine and appropriate advice to their clients.

Rachele Jurgensen is a client focused business that listens to their clients' needs and creates practical financial advice to meet their clients' financial and lifestyle goals. It offers a wide range of services and draws upon Adrian's and Michael's wealth of experience to provide high quality and innovative financial solutions.

About Your Adviser

Since graduating in 2009 from the Queensland University of Technology (QUT) with a Bachelor of Business with Distinction (Majoring in Banking and Finance with an extended major in Funds Management), Adrian has been working within the financial services industry for approximately 11 years and been practicing as a financial adviser for the past 9 years.

Adrian has a strong passion for and commitment to helping his clients meet their financial and lifestyle goals through appropriate and high-quality financial advice. He is very approachable and prides himself on achieving positive outcomes for his clients.

Adrian has an exceptional ability to tailor his advice to a client's individual circumstances and provide innovative solutions. He is also able to explain complex topics and strategies in an easy-to-understand way.

The aspects of being a financial planner that Adrian particularly enjoys are listening to his clients to deeply understand their needs, educating them so they are more informed about financial matters and building strong relationships with his clients.

Adrian Rachele

Authorised Representative No. 1000624

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Financial Services Your Adviser Provides

The financial services and products which Adrian Rachele 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;

Fees and Payments

Adrian 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 Adrian'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.