

BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 2.1

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for. The adviser profile provides information about your adviser - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on. These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

DATE ISSUED

31/07/2023

ABOUT OUR LICENSEE



| | | | |
|----------------|--|------------------------|--------|
| ABN | 22 122 230 835 | AFSL/ACL NUMBER | 309996 |
| ADDRESS | Level 6, 200 Creek Street Brisbane Queensland 4000 | | |
| POSTAL | GPO Box 942, Brisbane QLD 4001 | | |
| PHONE | 07 3018 0400 | | |
| FAX | 07 3018 0399 | | |
| EMAIL | info@insightinvestments.com.au | | |
| WEB | www.insightinvestments.com.au | | |

Insight is responsible for the services provided by any of its authorised or credit representatives.



Monarch Financial Pty Ltd ACN 625 388 954 (T/A Townshend Financial Planning) is a Corporate Authorised Representative No. 001274987 of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

| | |
|-------------------------|--|
| TRADING NAME | Townshend Financial Planning |
| BUSINESS ADDRESS | Suite 5, 100 Hay Street, SUBLACO WA 6008 |
| POSTAL ADDRESS | PO Box 774, SUBLACO WA 6904 |
| TELEPHONE | 08 9380 6644 |
| WEB | www.townshendservices.com |

ABOUT OUR TEAM

At Townshend Financial Planning we offer comprehensive financial planning solutions to our clients, taking a holistic approach to understand your circumstances, objectives and attitudes to risk and provide you with a big picture solution to set you on the path to a comfortable life.

We are a dynamic business that delivers tailored solutions to meet your individual financial needs. Our team of specialists provide a comprehensive range of financial services to help you achieve your short- and long-term goals.

In particular, we offer advice services in the areas of superannuation and retirement planning, investments, wealth creation, risk insurance and self-managed superannuation funds.

ADVICE FEES



The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

| | |
|--------------------------------------|---|
| INITIAL CONSULTATION (1 HOUR) | Complimentary |
| ADVICE HOURLY RATE | \$220 /hour |
| INITIAL ADVICE | \$1,000 to \$10,000 |
| ADVICE IMPLEMENTATION | Nil – included |
| ONGOING ADVICE | Up to 1.5% (of Assets Under Management) |
| ADDITIONAL ADVICE | n/a – included in ongoing advice fee |

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI).

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance. For insurance, the commission is factored into the annual premium and at 1 Jan 2021 is as follows

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

Generally, the payment we receive will be based on the service provided and will be agreed between us prior to delivery. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

HOW ARE WE PAID

Insight collects our fees (incl. GST) and we pay Insight a fixed fee from our turnover to support our business. This includes investment and strategy research, continuing education, compliance consulting and business coaching, allowing us to provide you with the highest quality service and advice. The remainder of our fees is paid to Monarch Financial Pty Ltd from which your financial planner receives a salary

OTHER BENEFITS I RECEIVE

PAYMENTS FROM OTHER PROFESSIONALS

We have no payment arrangements in place with any of our referral partners.

PAYMENTS TO OTHER PROFESSIONALS

We may pay a referral fee when clients are referred to us from other professionals. We have referral arrangements in place with the following professional service providers:

- We will pay Porter & Stein Public Accountants 20% of our initial fee. For example, if our initial advice fee is \$2,000, we will pay a referral fee of \$400.

This will be disclosed in your Statement of Advice if applicable.

RELATIONSHIPS AND ASSOCIATIONS

n/a

ADVISER PROFILE

ABOUT ME



My name is **Matthew Monaco** and I am an authorised representative No. 001239573 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Bachelor of Commerce (Property)
Diploma of Financial Planning
Advanced Diploma of Financial Planning
Self-Managed Superannuation Funds
FASEA Exam Successful Completion

EXPERIENCE

Matthew has been working in the investment industry since he graduated from University in 2010, initially within the property sector before moving into financial advice in 2014. Since then Matthew has worked extensively with a range of clients including business owners and private wealth clients from all walks of life.

Matthew provides service and expertise in all areas of financial advice and takes pride in creating and tailoring personalised strategies for each client to help them achieve their goals.

MEMBERSHIPS

Financial Advisers Association of Australia

MY CONTACT DETAILS

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|------------------|-------------------------------|
| TELEPHONE | 08 9380 6644 |
| MOBILE | 0403 063 313 |
| EMAIL | matthew@townshendservices.com |

WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES

- guidance on budgeting and goal setting
- savings and wealth creation strategies
- investment planning
- gearing strategies
- superannuation planning
- pre-retirement planning
- retirement planning
- personal insurance planning
- business insurance planning
- estate planning considerations
- aged care and Centrelink planning
- salary packaging advice

FINANCIAL SERVICES PRODUCTS

- deposit and payment products
- financial planning
- life risk insurance products
- securities
- managed investments
- tax effective investments
- superannuation and retirement savings accounts
- self-managed super funds (including limited recourse borrowing arrangements)
- Margin Lending

HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.