

# FINANCIAL SERVICES GUIDE

## Part Two – Authorised Representative Profile

Version 10 – 21<sup>st</sup> of March 2022

This document has two parts being the 'Licensee Profile' and the 'Authorised Representative Profile'. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

### **Not independent**

A person cannot claim to be an "independent" adviser unless they meet criteria specified in the Corporations Act.

Please be advised that as I do receive commissions from Insurance companies, under the terms of the law I do not consider myself to be independent.

Please also be advised:

- I do NOT receive ANY remuneration calculated based on volume of business.
- I do NOT have ANY restriction in relation to financial products, except those imposed by my AFSL, Nextplan Financial, who insist on my limiting my range of Products to hold the designation of Recommended or Highly Recommended.
- I do NOT have conflict of interest from any connection with any financial product issuer that may influence my provision of advice or service.

### Who is my financial adviser?

Your financial adviser is **Elisa Elkins** of Allegra Financial Pty Ltd

Address: 15 Waranga St Nerrina Vic 3350

Telephone: 0418533772

Email: [elisa@allegrafinancial.com.au](mailto:elisa@allegrafinancial.com.au)

Elisa Elkins is a director of Allegra Financial Pty Ltd, a Corporate Authorised Representative of Nextplan. Elisa Elkins' ASIC representative number is 001 004 733. Allegra Financial Pty Ltd's ASIC representative number is 001 246 563.

### What experience does my adviser have?

Elisa Elkins has been a financial planner since 2011 and has a Bachelor of Commerce from Deakin University.

### Who is responsible for the financial services provided?

Nextplan is responsible for the financial services provided by Authorised Representative and Allegra Financial Pty Ltd within the scope of the authority described in this FSG and for the distribution of this FSG.

### What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Elisa Elkins is authorised by Nextplan to provide financial services in:

- Deposit and payment products limited to Basic deposit products and Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government;

- Life products including Investment life insurance products and Life risk insurance products
- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities excluding Direct Equities
- Superannuation

Elisa Elkins is not authorized to provide advice regarding gearing strategies.

Please note that Elisa Elkins is not authorised to provide any services on behalf of Nextplan except in relation to the financial products listed above. The “What services and products are not provided by or on behalf of Nextplan” section earlier in this FSG gives examples of other services that are not provided on behalf of Nextplan.

Elisa Elkins also provides an ongoing review service. As part of this service, Elisa Elkins will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

### How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Nextplan will collect all commissions, fees and other benefits in connection with financial services provided by Elisa Elkins or Allegra Financial Pty Ltd. Nextplan will retain 5% of all income collected and will pass on the balance to Allegra Financial Pty Ltd.

Elisa Elkins is then paid distributions from Allegra Financial Pty Ltd. Elisa Elkins may also receive profit share or a performance bonus, which may be based on the funds invested by clients of Allegra Financial Pty Ltd. Otherwise, Elisa Elkins may receive a portion of the direct fee, commission or adviser fee paid to Allegra Financial Pty Ltd by Nextplan. Specific details of this will be provided to you in the SoA.

In addition to retaining 5% of all income collected, Nextplan will also collect an annual Flat Fee from Allegra Financial Pty Ltd.

Please note that at no time will you pay Elisa Elkins or Allegra Financial Pty Ltd directly.

### Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the ‘Statement of Advice’ (SoA) or any other advice document provided to you.

### Further questions?

If you have any further questions about the services Nextplan provides, please contact Elisa Elkins at [elisa@allegrafinancial.com.au](mailto:elisa@allegrafinancial.com.au) or on 0418 533 772.

You should retain this FSG for your reference and any future dealings with Elisa Elkins, Allegra Financial Pty Ltd or Nextplan.

## Financial Services Guide Acknowledgement of Receipt

I/We acknowledge receiving a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 12 dated 21<sup>st</sup> March 2022 including the Authorised Representative Profile for Elisa Elkins dated 21<sup>st</sup> March 2022 and I/We acknowledge that I/we have been given an opportunity to read the Financial Services Guide.

Client Name	Client Signature	Date

or

## Financial Services Guide Confirmation of Provision

I confirm that I sent a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 12 dated 21<sup>st</sup> March 2022 including the Authorised Representative Profile for Elisa Elkins dated 21<sup>st</sup> March 2022 to:

Client Name	
Postal/Email Address	
Date Sent	
Adviser Signature	

## The Financial Planning Process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future.

Our financial planning process is straightforward, simple and can be tailored to your needs. In our first meeting we discuss each step of the process with you.

