



Ascend Financial Group Pty Ltd

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser **Profile**

Date of issue 20 March 2025 - Version 13.0

The financial services offered in this Guide are provided by:

Vince Panagiotidis Authorised Representative No. 420434

Ascend Financial Group Pty Ltd ABN 71 661 158 167

314/430 Little Collins Street, Melbourne, VIC 3000

phone 0418 800 322 **email** vince@ascendfinancialgroup.com.au

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Suite 1, Level 20, 555 Collins Street, 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 **Vince**, Authorised Representative No. **420434** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Vince** to prepare financial advice for you.

Vince Panagiotidis operates under Ascend Financial Group Pty Ltd, Corporate Authorised Representative No. 1298930

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 Ascend Financial Group

With more than 20 years of experience in the field combined, Ascend Financial Group specialises in offering personalised financial services to support clients in living and retiring comfortably. Retirement planning, superannuation, and financial planning are all services provided by Ascend Financial Group.

We establish enduring bonds with our clients by having a thorough awareness of their circumstances and objectives. Then, all financial opportunities and life stages are managed by Ascend Financial Group, which offers all services under one roof.

The Ascend Financial Group team offers unmatched depth and diversity of expertise and expert experience throughout the whole spectrum of financial planning. We collaborate with clients, establishing a relationship based on service facilitating goals of prosperity with an abundant mindset.

Client Value Proposition:

The services offered by Ascend Financial Group are:

- *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*
- *Budgeting Advice*
- *Mortgage Advice*

About Your Adviser

During the first point of contact with Vince Panagiotidis it will become apparent that his client's goals are his main priority. Whether clients are planning for a family, preparing for retirement, or running their own business, he understands that no two clients are the same.

After executing his studies in financial planning and mortgage brokering, he has continued in the financial services industry for 11 years. Having initially started his finance career as an adviser he realised his passion is helping people with professional financial advice.

Vince is dedicated to being part of the journey with his clients and providing quality service. With a very approachable demeanour, he clarifies strategies in a smooth-to-understand manner, with his clients informed and assured each step of the way. His commitment to provide personal advice is shown through continued instruction and his knowledge in financial planning. Vince upholds the extreme standards of compliance and ethics and has completed the FASEA (Financial Adviser Standards and Ethics Authority) exam.

Approaching a financial adviser can seem intimidating at first, however Vince aims to forge a positive client experience. By exploring your current position and assisting you in uncovering what is important to you, he will help to articulate your short-, medium- and long-term aims that become the groundwork of his advice.

In his spare time Vince appreciates experiencing new things, travel and following the AFL, Cricket & Soccer

Vince Panagiotidis

Authorised Representative No. **420434**

Vince Panagiotidis operates under Ascend Financial Group Pty Ltd, Corporate Authorised Representative No. 1298930

Address: 314/430 Little Collins Street
Melbourne VIC 3000

Mobile: 0418 800 322

Email: vince@ascendfinancialgroup.com.au

Web: www.ascendfinancialgroup.com.au

Financial Services Your Adviser Provides

The financial services and products which **Vince Panagiotidis** 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

Vince Panagiotidis 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 **Vince** advice fees are \$660 per hour including GST.

The above hourly fee is only a rough indication. The fees charged are only representative of the advice document to be written up. As such, the Statement of Advice preparation fee can change depending on the service provided to the client. This amount will be charged as an invoice that will be billed to the client for the client to pay either as a direct cash payment or via superannuation.

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



Ascend Financial Group Pty Ltd

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Adviser Profile

Date of issue 20 March 2025 - Version 13.0

The financial services offered in this Guide are provided by:

Azim Pir Authorised Representative No. 1241301

Ascend Financial Group Pty Ltd ABN 71 661 158 167

314/430 Little Collins Street, Melbourne, VIC 3000

Phone: 0452 271 678 **Email:** azim@ascendfinancialgroup.com.au

InterPrac Financial Planning Pty Ltd ABN 14 076 093 680

Australian Financial Services Licence Number: 246638

Suite 1, Level 20, 555 Collins Street, 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 **Azim**, Authorised Representative No. **1241301** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Azim** to prepare financial advice for you.

Azim Pir operates under Ascend Financial Group Pty Ltd, Corporate Authorised Representative No. 1298930

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 Ascend Financial Group

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The Ascend Financial Group team offers unmatched depth and diversity of expertise and expert experience throughout the whole spectrum of financial planning. We collaborate with clients, establishing a relationship based on service facilitating goals of prosperity with an abundant mindset.

The services offered by Ascend Financial Group are:

- *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*
- *Budgeting Advice*
- *Mortgage Advice*

About Your Adviser

During the first point of contact with Azim Pir it will become apparent that his client's goals are his main priority. Whether clients are planning for a family, preparing for retirement, or running their own business, he understands that no two clients are the same.

After executing his studies in financial planning and mortgage brokering, he has continued in the financial services industry for 11 years. Having initially started his finance career as a compliance officer, he realised that his real passion is helping people with professional financial advice.

Azim is dedicated to being part of the journey with his clients and providing quality service. With a very approachable demeanor, he clarifies strategies in a smooth-to-understand manner, with his clients informed and assured each step of the way. His commitment to provide personal advice is shown through continued instruction and his knowledge in financial planning. Azim upholds the extreme standards of compliance and ethics and has completed the FASEA (Financial Adviser Standards and Ethics Authority) exam.

Approaching a financial adviser can seem intimidating at first, however Azim aims to forge a positive client experience. By exploring your current position and assisting you in uncovering what is important to you, he will help to articulate your short-, medium- and long-term aims that become the groundwork of his advice.

In his spare time Azim appreciates experiencing new things, travel and following the soccer.

Azim Pir

Authorised Representative No. **1241301**

Azim Pir operates under Ascend Financial Group Pty Ltd, Corporate Authorised Representative No. 1298930.

Address: 314/430 Little Collins Street
Melbourne VIC 3000

Mobile: 0452 271 678

Email: azim@ascendfinancialgroup.com.au

Web: www.ascendfinancialgroup.com.au

Financial Services Your Adviser Provides

The financial services and products which **Azim Pir** 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

Azim Pir 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 **Azim** advice fees are \$660 per hour including GST.

The above hourly fee is only a rough indication. The fees charged are only representative of the advice document to be written up. As such, the Statement of Advice preparation fee can change depending on the service provided to the client. This amount will be charged as an invoice that will be billed to the client for the client to pay either as a direct cash payment or via superannuation.

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