



**K W C**  
KHAW WEALTH CONSULTING  
Growing your core wealth



Alan Khaw

FINANCIAL PLANNING

**FINANCIAL SERVICES GUIDE (Part 2)**

Adviser **Profile**

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The financial services offered in this Guide are provided by:

**Alan Khaw** Authorised Representative No. 453981

Ehsai! Pty LTD ABN 79 127 288 439

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## 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 **Alan Ban Seng Khaw (Alan Khaw)**, Authorised Representative No. **453981** of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Alan** to prepare financial advice for you.

**Alan operates under Ehsai! Pty Ltd ATF A Khaw and A K Ong Family Trust ABN 25 571 961 652, Corporate Authorised Representative No 1281100, Business name Khaw Wealth Consulting.**

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 Khaw Wealth Consulting

We are passionate about building and protecting your wealth steadily for a comfortable retirement. We pride ourselves with providing clear advice for our clients with a focus on your future, whether as a family or as an individual, while ensuring we include your personal values.

Prior to becoming licensed under InterPrac, Khaw Wealth have been advisers for more than 5 years as part of Yellow Brick Road Gladesville. Khaw Wealth came about as a result of Yellow Brick Road's strategic plan.

We continue to advise our clients who are from Yellow Brick Road Gladesville as well as organisations outside the Yellow Brick Road franchise.

You will benefit from our experience of working with families in developing a forward-looking wealth creation and protection plan.

## About Your Adviser

Alan Khaw has been an adviser for more than 5 years and holds an Australian CPA, Fellow of FINSIA and both a Bachelor and Masters of Commerce from UNSW. Prior to being an adviser, he has worked in Insurance and Banks in risk management and as a project manager.

Alan has a family with a child with disability and this forms his beliefs in providing accessible and valuable advice with a view of the future.

Alan is also a branch principal of Yellow Brick Road Gladesville and is an accredited mortgage broker.

**Alan Khaw**

**Authorised Representative No. 453981**

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## Financial Services Your Adviser Provides

The financial services and products which **Alan** 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

**Alan** 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 Alan'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.