



POPPYRED PTY LTD

FINANCIAL PLANNING

FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:

Dan Collins Authorised Representative (274952)

Poppyred Pty. Ltd. ABN 51 620 937 975

The Peninsula on the Bay, Ground Floor, 435 Nepean Highway
Frankston, Victoria, 3199

+61 (3) 8593 7403

support@poppyred.com.au

www.poppyred.com.au

Poppyred Pty Ltd is a Corporate Authorised Representative (274951) of InterPrac Financial Planning Pty Ltd ABN 14 076 093 680
Australian Financial Services Licence Number: 246638 Suite 1, Level 20, 555 Collins Street, Melbourne Victoria 3000.

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 Daniel Richard Collins (Dan Collins), Authorised Representative No. 274952 of Poppyred Pty Ltd (No. 274951) which is a Corporate Authorised Representative of InterPrac Financial Planning (AFSL Number 246638). It is our intention that you have sufficient information to confidently engage Dan Collins to prepare financial advice for you.

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 Poppyred

Poppyred combines technology with a 'know your client' service to deliver efficient, yet tailored financial advice. We are suitable for clients who would rather know when they can retire and on what income, with a preference to retain their existing superannuation fund, if appropriate. Our clients generally want simple ideas on how to improve retirement, which might include better spending or greater comfort investing within a suitable level of risk. We generally advise British expats living in Australia or Australian expats living in the United Kingdom.

Client Service Proposition:

Poppyred allows you choice in financial advice to reflect the advice you need and want. For example, getting ongoing advice using an existing superannuation might be all you want, and need. In this case, Ongoing Service may offer you better value to keep things simple and low cost. Alternatively, you may prefer one-off advice, in which case Initial Service may be in your best interests. Our advice is delivered mainly through Zoom/TEAMS, and we generally apply fixed % advice charges within defined service packages, or bespoke % based on funds under management and complexity under Custom Service. You will always be free to leave our service at any time, without penalty.

About Your Adviser

Dan has been working in financial planning industry for well over 20 years. He spent the first 9 years in Australia before moving to the United Kingdom in 2010 and began a UK financial planning practice. He returned to Australia in 2018 and re-established an Australian practice and now generally resides in Australia and the UK, Spring to Summer.

Dan is very experienced in UK pension consolidation and transfers for British expats living in Australia. He is one of a limited number of financial planners authorized and practicing in both Australia and the United Kingdom. Dan's Australian based clients are supported by our Frankston office, and UK clients by the Cheltenham office.

Dan holds a Certified Financial Planning Diploma and a Master's degree in Financial Planning & Business Administration with MMU. He is a strong advocate of retirement cashflow modelling and fee for service charging since 2007.

Dan Collins (Financial Planner)

Authorised Representative No. 274951

address The Peninsula on the Bay, Ground Floor, 435 Nepean Highway, Frankston, Victoria, 3199

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email support@poppyred.com.au

website www.poppyred.com.au

Financial Services Your Adviser Provides

The financial services and products which Dan Collins 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

Dan Collins 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.

Written Advice* – Initial Service includes a Statement of Advice (SOA) and Ongoing Service a Record of Advice (ROA) with every annual review. *A new SOA will be required every 5 years under Ongoing Service, or earlier if there is a significant change to your personal circumstances or strategies required within financial advice.

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. A broad guide is supplied under Services Available with further explanation below.

- All charges outlined in Services Available and below include GST
- \$500,000 funds under management minimum, subject to discretion
- A minimum \$5,000 annual charge applies for Ongoing Service, subject to 1% cap
- A minimum 1.00% initial charge applies for Custom Service, subject to \$22,500 cap
- #Initial Charge reduces depending on product value(s) - for example, a client with \$750,000 typically pays a blended 1.9%."
- Economy, Economy+ & Premium packages offer choice in advice services. i.e., Economy includes advice on a single product with 1 to 2 funds and Premium with 1 to 3 product and 1 to 6 funds.
- Custom typically includes QROPS transfers, account-based pensions, direct shares or structured products. It does not include specialist Australian tax advice or regulated UK pension transfer advice.
- UK pension transfers will incur an additional 0.5% initial charge
- Additional ad hoc charges may apply at Custom rates where client's needs exceed agreed service,

A letter of engagement will be provided to you by your adviser, clearly setting out all promised services, charges and commissions payable before work will commence.

Services Available	Initial Service			Ongoing Service			Custom Service
	Economy	Economy+	Premium	Economy	Economy+	Premium	
<i>when this might suit you</i>							
min & max funds <small>(guide only)</small>	\$500,000-\$1,000,000	\$1,000,000-\$1,500,000	\$1,500,001+	\$500,000-\$1,000,000	\$1,000,000-\$1,500,000	\$1,500,001+	lower or higher values
replacement advice	Yes	Yes	Yes	Yes, new SOA* required	Yes, new SOA* required	Yes, new SOA* required	Yes
<i>service you will receive</i>							
delivery	via www.teams.com , www.zoom.com or face to face, where practicable, for client fact find and presentation and reviews						
meetings <small>(guide)</small>	2	2-3	2-3	1	1	1	
hours: initial <small>(guide)</small>	20-30	25-35	25-35				
ongoing <small>(guide)</small>				15-25	20-30	25-35	
service features							
cashflow models	current & proposed	current, proposed & other	current, proposed & other	current & proposed	current, proposed & other	current, proposed & other	advice including complex strategies or financial products and funds outside standard service agreed by you
strategy advice <small>(ie contributions)</small>	1-2	1-3	1-4	1-2	1-3	1-5	
product advice	super, investment, annuity	super, investment, annuity	super, investment, annuity	super & investment	super & investment	super & investment	
investment advice	1-2 funds	1-3 funds	1-4 funds	1-2 funds	1-4 funds	1-6 funds	
product limit <small>(guide)</small>	1	1-2	1-3	1	1-2	1-3	
written advice	SOA	SOA	SOA	ROA, then SOA every 5 years	ROA, then SOA every 5 years	ROA, then SOA every 5 years	
review features							
half year reports				basic	comprehensive	comprehensive	
meetings				12m	12m	12m	
<i>cost of service</i>							
initial [#]	2.00-1.81%	1.80-1.61%	1.60%-1.00%				\$450 _{ph}
ongoing <small>(per month)</small>				0.75%	0.75%	0.75%	
how is charge paid	direct by you/your product <small>(as desired)</small>			direct by you/your product <small>(as desired)</small>			by you/product <small>(as desired)</small>