



Financial Services Guide Part Two

Financial Adviser Details | Version 4.3 | November 2023

This document should be read in conjunction with the Ethical Planners Financial Services Guide Part One (General Details) which will be provided by an authorised representative of Ethical Planners Pty Ltd

Why you should read this

This Financial Services Guide (FSG) is designed to inform you about:

- Who your Financial Adviser is and how they can be contacted.
- Financial services and products your Financial Adviser are authorised to provide.
- Your Financial Adviser's experience and qualifications.

Your Financial Adviser

Your Financial Adviser is Sok Lay, an Authorised Representative of Ethical Planners Pty Ltd and sub-authorised to Fortified Financial Planning Pty Ltd. Sok's ASIC Authorised Representative number is 001272065.

Sok has been in the financial services industry since 2013 and a qualified Financial Adviser since 2018. Sok is competent and compliant with relevant industry education, both through formal education as well as continuing ongoing education and training.



Contact Details

Sok's contact details are:

Office: 1300 561 776
Email: sok.l@fortifiedfp.au

Sok is an Authorised Representative of:

Ethical Planners Pty Ltd (AFSL 505615)

ABN: 75 622 417 494

5/44 Township Drive

Burleigh Heads QLD 4220

Phone: 07 5520 4761 | Email: admin@ethicalplanners.com

And Sub-Authorised Representative of:

Fortified Financial Planning Pty Ltd

(Corporate Authorised Representative

1297938) ABN: 40 660 774 925

Suite 8, Shop 30, Easy T Centre, 514 Christine Ave

Robina QLD 4226

Phone: 1300 561 776 | Email: admin@fortifiedfp.au

Education and Qualifications

Sok has completed the following qualifications and is registered with or a member of the following associations:

- Bachelor of Commerce (Accounting, Finance and Financial Planning)
- Certificate IV in Finance and Mortgage Broking
- Tax for Financial Advising
- FASEA Exam Completion
- SMSF Specialist Advisor (SSA)
- Financial Advice Association Australia (FAAA)

Further details about their education and qualifications can be found on the Financial Adviser Register on the ASIC website www.asic.gov.au

The services your Adviser is licensed to provide:

Sok and Fortified Financial Planning Pty Ltd can help you with any of the following strategies:

- Financial Goals
- Budgeting
- Saving Money
- Managing debt
- Increase wealth
- Superannuation strategies
- Salary packaging
- Tax planning
- Retirement planning
- Personal insurance
- Redundancy
- Centrelink and aged care
- Estate planning considerations
- Tax (financial) advice

The products your Adviser is Authorised to provide:

Sok and Fortified Financial Planning Pty Ltd can help you with any of the following products:

- Deposit and payment products
 - Non-basic Deposit Products
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investments Schemes including Investor Directed Portfolio Services (IDPS)
- Retirement Savings Account Products (RSA)
- Securities
- Superannuation - All

Adviser Remuneration

Your Financial Adviser is employed and remunerated by Fortified Financial Planning Pty Ltd and therefore does not receive remuneration directly for any fees generated for the advice recommended. Fortified Financial Planning Pty Ltd receives all fees and commissions and has a commercial licensing arrangement in place with Ethical Planners Pty Ltd. Ethical Planners Pty Ltd does not receive any benefits related to any fees generated for the provision of this service.