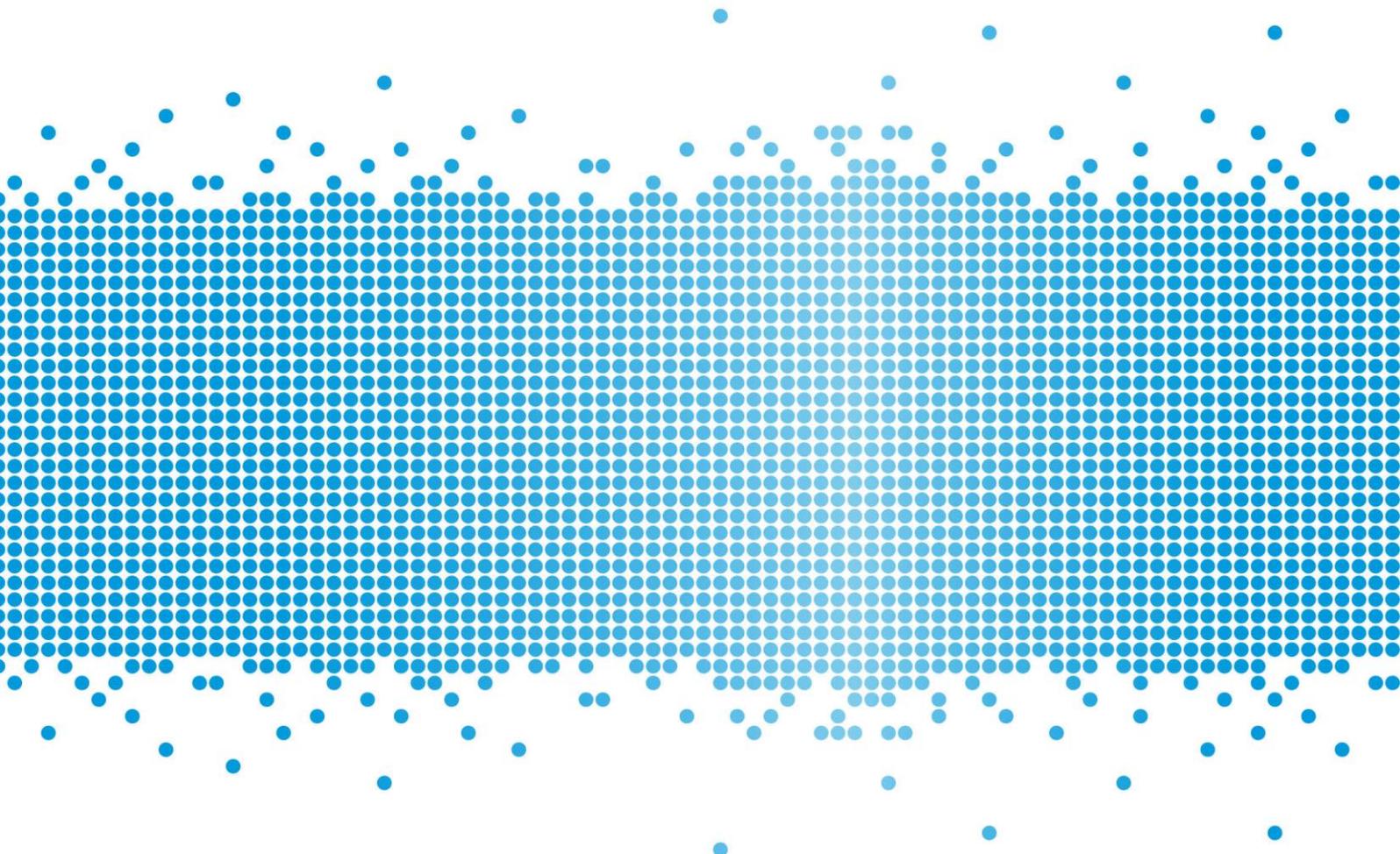


Financial Services and Credit Guide



vision
Financial Strategies



It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in an SoA, a record of debt advice or a Credit Proposal. We will retain a record of the debt advice which you may request by contacting our office within seven years of the assessment.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

Insert Business Summary here

Summary of the business

Name	Preston Enterprise (WA) Pty Ltd trading as Vision Financial Strategies as Trustee of the The Preston Unit Trust
Australian Business Number	84 021 202 454
Australian Company Number	158 229 791
Authorised representative number	428560

Our office contact details

Address	4 Charles Street, SOUTH PERTH, WA 6151
Phone	08 9474 9777
Fax	08 9474 9399
Email	enquiries@visionfinancial.com.au
Website	www.visionfinancial.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, and the services they may offer and financial products they can provide advice on.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange. We are able to provide advice and services in relation to your superannuation and investments up to a maximum value only. Should you require advice and services that extend beyond the scope of our services, we can refer you to a suitably qualified financial adviser.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 14.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Investor directed portfolio services (for example, administration platforms)
— Estate planning	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Centrelink and other government benefits	— Standard margin loans
— Ongoing advice and services, including regular portfolio reviews	— Retirement income streams, including pensions and annuities
— Aged care	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Margin Lending	— Deposit bonds
	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities and debt securities)
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Various structured products, instalment warrants over managed funds and protected equity loans
	— Limited selection of investment guarantees

Charter maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those issued or promoted by the AMP Group or as otherwise approved by Charter and where appropriate to your circumstances.

The lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

Lenders	—	AMP Bank	Lessors	—	Macquarie
	—	ANZ		—	Esanda
	—	NAB Broker (Homeside)		—	Westpac
	—	Commonwealth Bank		—	Commonwealth Bank
	—	Macquarie Bank			
	—	Westpac			
	—	ING Direct			
	—	Suncorp			
	—	St George Bank			
	—	Bankwest			
	—	AFG Home Loans			

Tax implications of our advice

Under the Tax Agent Services Act 2009, Vision Financial Strategies is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to Charter as the licensee on our behalf. They retain a percentage (a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

For details of our service fees, see our Schedule of fees below.

Fixed service fees

We offer the following services at these fees:

Service	Fee
At Call / Hourly rate or Opt out of annual service package	\$330 per hour

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice recognition

We may qualify to receive a DMA to recognise and reward our growth and professionalism. The DMA is based on a rate, calculated once per year, and determined by our ranking relative to other Charter Financial Planning practices. Up to 50% of all Charter Financial Planning practices may qualify for DMA payments. The rate may range from 0% to 3.25%, depending on our ranking. It is then applied to our practice revenue of the prior year and paid to us in two instalments a year.

For example, if our DMA is set at 1% and our revenue for the prior year was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

How our performance is ranked

Our practice ranking is based on a scorecard, with points received for the quality of our services, compliance (audit results), our business goals and our engagement with clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service payments and our clients' product holdings over the previous year.

Value participation scheme

AMP will provide us a cash payment based on the total in force annual premiums on some AMP insurance products and funds under management in some AMP wealth management products. The amount paid is based on the following:

- A tiered rate of up to 3% is applied incrementally to total premiums on some AMP insurance products. For example, if a client takes out a qualifying AMP insurance policy with an annual premium of \$3,000, we may receive an annual payment of up to \$90 in respect of that policy, with the rate applied dependent on the total combined premiums from all qualifying AMP insurance products.
- A tiered rate of up to 0.25% is applied incrementally to the total funds under management in qualifying AMP wealth management products. For example, if an existing client with a qualifying AMP wealth product invests a further \$40,000 into that product, we may receive up to \$100 in respect of that specific investment, with the rate applied dependent on the total qualifying funds under management.

From 1 July 2014, all investments in AMP wealth management products by new clients have been excluded from the scheme.

Certified quality advice program

On meeting eligibility criteria and gaining access into the program, we may be eligible for discounts on practice fees, as well as an increased purchase price under the buyout option. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

Buyout option

We are eligible to sell the register rights of our client base to Charter. The value of the sale is based on a multiple of the ongoing revenue generated from financial products.

Annual advice conference

The advice conference is an annual event which offers advisers the opportunity for professional development and to hear updates on AMP's thinking about the future of advice. Charter subsidises the costs of the advisers attending. The value will depend upon a range of factors, including the nature of the courses and events planned.

Educational support

Charter Financial Planning rewards individuals with educational support if they meet certain qualifying criteria. The qualifying criteria may vary, and is normally based on the standard of our financial planning services and our business performance.

Business support

We might receive financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of securities (such as shares and rights issues). The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter is a member of the AMP Group and has:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

Charter's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

Charter is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such Charter is affiliated with:

- The National Mutual Life Association of Australasia Limited*
- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- Multiport Pty Limited
- ipac asset management limited
- AMP Bank Limited
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- AMP Life Limited
- Cavendish Superannuation Pty Ltd
- Australian Securities Administration Limited (ASAL)
- Super IQ Pty Ltd

*The National Mutual Life Association of Australasia Limited will cease issuing products on 31 December 2016. On 1 January 2017, the life insurance business of this company will transfer to AMP Life Limited.

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Charter's relationships with other companies

Issuers of products do not pay to be included on the approved products and services list.

Product issuers or service providers that have been selected for inclusion may pay AMP Services Limited the following benefits up to the following amounts (these are all inclusive of GST):

- A fixed payment of up to \$495,000 for risk insurance products.
- A fixed payment of up to \$195,000 for investment products.

Our practice does not receive any part of these payments. From time to time, product issuers have access to Charter and its authorised representatives to provide education as well as give training on their products.

Our other business activities and relationships

In addition to providing the services listed in this guide, we have a relationship with Vision Lending Strategies which provides Finance Loan & Mortgage Providers. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

We control a percentage of the equity interests in the business providing the services listed above. As a result, we will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on adviceComplaints@amp.com.au, or put your complaint in writing and send it to:

Attention: National Manager, Advice Complaints

Level 12, 33 Alfred Street
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p>Financial Ombudsman Service (FOS)</p> <p>GPO Box 3 Collins Street West Melbourne VIC 3001</p> <p>1300 780 808 www.fos.org.au info@fos.org.au</p>
<p>Any issue relating to your personal information</p>	<p>The Privacy Commissioner</p> <p>GPO Box 5218 Sydney NSW 2001</p> <p>1300 363 992 privacy@privacy.gov.au</p>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the **Financial Planning Association (FPA)** at <http://www.fpa.asn.au> to make a complaint (please note that the FPA cannot award compensation).

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Charter is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

Your privacy

Your privacy is important to us. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP Privacy Policy;
 - In addition we may be disclosing your personal information to UAE for the purpose of producing Statements of Advice
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Charter holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of AMP's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Our Financial Advisers and Credit Advisers

About Robert Wall

I am a director of Vision Financial Strategies, a member of the Financial Planning Association (FPA), a Certified Financial Planner (CFP) and also a member of the Association of Financial Advisers. I have had over 30 years client service experience in the financial services industry and provide quality advice to the clients of Vision Financial Strategies and their Associated Practices.

I also provide specialist advice in the area of retirement planning for both retirees and those contemplating retirement and also the provision of strategic advice to Corporates and small to medium Business enterprises in the fields of Superannuation and Group Insurance.

Experience	Over 37 years experience in the financial planning industry
Qualifications	Adv. Dip. Financial Planning
Memberships	Financial Planning Association, Certified Financial Planner, ARA
Phone	08 9474 9777
Email	robert@visionfinancial.com.au
Authorised representative number	250348
Credit representative number	408525

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section. The areas I am not authorised to provide services in are:

- Estate Planning
- SMSF borrowing
- Aged Care

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

I am a director with a 20% shareholding and an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receive profit income, a salary plus bonus business income from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Albert Nellini

I am a director of Vision Financial Strategies and a member of the Association of Financial Advisers.

I have been in the banking and financial services industry for 40 years and provide strategic advice to clients in all aspects of financial planning and insurance, I specialise in business insurance and in particular business succession planning.

Experience	I have been involved in the financial services industry since 1977 and have been an authorised Financial Planner since 2000.
Qualifications	Adv. Dip Financial Services
Memberships	ARA
Phone	08 9474 9777
Email	albert@visionfinancial.com.au
Authorised representative number	237987
Credit representative number	488511

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

The areas I am not authorised to provide services in are:

- Employer Super
- Estate Planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- SMSF borrowing
- Aged Care
- Goals based investing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

I am a director with a 20% shareholding and an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receive profit income, a salary plus bonus business income from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Paul Blake

I am a director of Vision Financial Strategies and a member of the Association of Financial Advisers.

I offer a full financial planning service to clients of all ages and walks of life and also offer a range of insurance, investment, superannuation and retirement strategy services.

I am passionate about ensuring each individual's 'financial health' remains in check, by assisting them to achieve their personal, financial, and lifestyle goals.

Experience	I have been involved in the financial services industry since 2006 as a paraplanner, business financial adviser and financial adviser.
Qualifications	BCom (Economics & Financial Planning)
Memberships	ARA
Phone	08 9474 9777
Email	paul@visionfinancial.com.au
Authorised representative number	327528
Credit representative number	408524

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

The areas I am not authorised to provide services in are:

- Employer Super
- Estate Planning
- Aged Care

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

I am a director with a 20% shareholding and an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receive profit income, a salary plus bonus business income from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

Our Financial Advisers and Credit Advisers

About Garry Addison

State Adviser of the Year 2017 (WA)

I am a director of Vision Financial Strategies and a member of the Association of Financial Advisers. I was honoured to accept the WA "State Adviser of the Year 2017" award, which acknowledges my contribution to providing quality financial advice and services rendered within my local community.

I provide specialist risk insurance and superannuation strategies and have gained extensive financial planning experience and offered peace of mind to many clients on the journey to financial freedom.

Experience	I have been in the Financial Services industry since 1975 and a Financial Planner since 1996.
Qualifications	Adv. Dip. Financial Services
Memberships	ARA
Phone	08 9474 9777
Email	garry@visionfinancial.com.au
Authorised representative number	289993
Credit representative number	408591

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

I am a director with a 20% shareholding and an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receive profit income, a salary plus bonus business income from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Financial Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Ross Johnson

I am a director of Vision Financial Strategies, a member of the Association of Financial Advisers (AFin) and also a member of the Association of Financial Advisers.

My broad experience base allows me to provide quality professional services in in all aspects of financial planning with a strong focus on personal wealth accumulation and tax minimisation strategies.

Experience	I have been involved in the financial services industry since 1977 and have been an authorised Financial Planner since 1986.
Qualifications	Adv. Dip. Financial Services
Memberships	AFA, ARA
Phone	08 9474 9777
Email	ross@visionfinancial.com.au
Authorised representative number	249836
Credit representative number	408590

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

The areas I am not authorised to provide services in are:

- Employer Super
- Estate Planning
- Self managed super funds (SMSF)
- SMSF borrowing
- Aged Care

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus
- equity in the practice

I am a director with a 20% shareholding and an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receive profit income, a salary plus bonus business income from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Ryan Addison

I have been involved with the Vision Financial team since 2014. I work closely with the financial planners and assist them in developing quality strategic advice and research analysis in the field of superannuation, investment and insurance as a para-planner. I have completed the Diploma of Financial Planning in 2014 and continue to improve my industry knowledge through further education and ongoing studies.

My vocational passion resides in assisting clients to realise their wealth potential. . . “I believe many people are unaware of the potential they have to save and invest, I want to challenge this and demonstrate how useful budget planning can unlock the opportunity of capital growth for their future”

Experience	Ryan has completed his Diploma of Financial Planning and is currently studying his Advanced Diploma. He has been in the Financial Planning industry since 2014.
Qualifications	Dip.FS(FP)
Memberships	ARA
Phone	08 9474 9777
Email	ryan@visionfinancial.com.au
Authorised representative number	1236067
Credit representative number	480875

The advice and services I can provide

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am authorised to provide advice and services in relation to insurance, investments, superannuation and retirement income streams only, and only up to a maximum value for superannuation and investment advice. The areas I am not authorised to provide services in are:

- Employer Super
- Estate Planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Self managed super funds (SMSF)
- SMSF borrowing
- Aged Care
- Goals based investing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus commission income

Ryan Addison is an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receives a salary plus bonus business income for a pre-determined percentage of new business income generated by him from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

About Clint Nice

I initially joined the Vision Financial team in 2012 providing para-planner and research analyst support. I worked closely with the financial advisers to provide strategic support in the areas of superannuation, investment and insurance.

In 2014, I chose to broaden my career opportunities and left Vision Financial Strategies to gain some experience as a financial planner before re-joining the Vision Financial team as a comprehensive adviser in May 2016.

My passion, experience and expertise enable me to provide quality financial services and offer peace of mind to many clients on their journey to financial freedom. I believe in building long-term relationships with my clients which assists them to make long term educated financial decisions and removes any ongoing financial uncertainty.

Experience	Clint has worked in the financial services industry since 2010 (para-planner and financial adviser).
Qualifications	BCom (Accounting & Financial Planning)
Memberships	Financial Planning Association, ARA
Phone	08 9474 9777
Email	clint@visionfinancial.com.au
Authorised representative number	450231
Credit representative number	450232

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

The areas I am not authorised to provide services in are:

- Goals based investing
- Exchange traded funds (ETF) and Listed investment companies (LIC)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

Clint receives revenue income for a pre-determined percentage for new and ongoing business income generated by him, from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

About Dean Bell

I am a member of the Association of Financial Advisers and have been in the insurance and financial planning industry since 1958. In that time I have had a variety of positions including business owner, sales management, financial planning and insurance advisor. I was the owner of my own financial planning practice from 1985 to 2003, at which time Vision Financial Strategies purchased my very business. I specialise in life insurance and retirement planning and enjoy one on one contact with my clients, while helping them achieve their short term and long term financial goals.

Experience	Over 50 years in the financial services industry.
Qualifications	Dip. Financial Planning
Memberships	ARA
Phone	08 9474 9777
Email	dean@visionfinancial.com.au
Authorised representative number	249907
Credit representative number	408523

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

The areas I am not authorised to provide services in are:

- Aged Care
- Estate Planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Self managed super funds (SMSF)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I receive a pre-determined percentage of business income and a flat rate income retainer from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

About Paul Cullinane

I am a director of my own company, Pincard Pty Ltd and have been a Financial Planner within the Vision Financial Strategies business model since 2012 and I am also a member of the Association of Financial Advisers.

I commenced my career in the banking industry in 1979 with the Commercial Bank of Australia, which later became Westpac. Whilst at Westpac I was a Personal, Residential and Commercial Lender, and for the last 15 years I have been a Financial Planner in the Personal and Business markets and commenced my own Financial Planning business 2012.

In line with the VFS best practice policy, I provide my clients with good quality, compliant advice and service at reasonable and affordable rates. My areas of expertise are comprehensive and cover all aspects of financial planning.

Experience	Paul has been involved in the Financial Planning industry since 2000.
Qualifications	Adv. Dip. Financial Services
Memberships	ARA
Phone	08 9474 9777
Email	paulc@visionfinancial.com.au
Authorised representative number	423939
Credit representative number	424525

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

The areas I am not authorised to provide services in are:

- Employer Super
- Estate Planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Self managed super funds (SMSF)
- SMSF borrowing
- Aged Care
- Goals based investing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- share of revenue

I receive 100% business income from the fee's and services he provides.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

About Mairi Ferguson

My introduction in to the financial planning industry was in 1995 as a Client Services Officer. I subsequently joined Vision Financial Strategies in 2006 and completed a Diploma of Financial Planning in November 2008 to extend my financial knowledge base within the financial planning industry and I am currently completing an Advanced Diploma of Financial Service (Financial Planning).

I work very closely with financial advisers to provide strategic and technical support with particular strengths in the area's of compliance, adviser and client services and practice management. I am focused on providing quality advice and assisting people in achieving their financial, personal and lifestyle goals.

Experience	Mairi has been in the financial planning industry since 1995
Qualifications	Dip.FS(FP)
Phone	08 9474 9777
Memberships	ARA
Email	mairi@visionfinancial.com.au
Authorised representative number	1236058
Credit representative number	480869

I am authorised to provide advice and services in relation to insurance, investments, superannuation and retirement income streams only, and only up to a maximum value for superannuation and investment advice. The areas I am not authorised to provide services in are:

- Deposit bonds
- Aged care
- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Goals based investing
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- salary
- bonus

I am an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receive a salary, plus bonus commission income for a pre-determined percentage of new business income generated by her from the practice.

My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Vision Lending Strategies. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial service fees

At Vision Financial Strategies we understand that everyone comes with their own unique financial circumstances and solutions. We charge for our **time, experience and expertise**.

We have a number of different strategy and service package options covering advice needs from 'simple' strategy solutions to more 'complex' strategy solutions.

We achieve this through our 5 Step Financial Planning Process (for a more detailed summary ask for a copy of our Strategy, Implementation and Service Agreement brochure).

Step 1. Initial Consultation

We spend considerable time with you, 'fact finding' your personal information to understand your current financial position. The type of strategy you require will vary depending on your particular needs, goals, and objectives.

We determine your current financial position.

Help you consider and prioritise your goals and objectives.

Explain and agree on fees, costs and the scope of advice or services to be provided.

Agree to proceed with a financial review.

Step 2. Information Gathering, Strategy and Plan Preparation

We identify the issues impeding the achievement of your goals and objectives.

We consider and develop a number of alternative strategies, make a recommendation as to the most appropriate solution to achieve your goals and objectives

Step 3. Strategy Presentation

We present to you our strategy recommendations, provide a written copy of your personal financial plan (Statement of Advice) which details what we have recommended, all costs and fees and how our recommendations will help you achieve your financial goals and objectives.

Step 4. Strategy Implementation

Now it's time to put your recommended strategy in place, we endeavour to make this worry free with minimal impact on you. We prepare and lodge all necessary paperwork, and monitor all aspects of the strategy implementation through to completion. Our dedicated Client Services Support team are here to assist you and will keep you up to date each step of the process and can be contacted any time to answer any questions you may have.

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
<ul style="list-style-type: none">•Combining your super and insurance•Building your super•Saving for retirement•Wealth creation and investment planning•Risk management (Personal & Business)•Budget planning•Centrelink services•Transaction only services	<p>Strategy Preparation fee's start from \$1,265 (Includes minimum plan preparation fee of \$550)</p> <p>Implementation Fee's range from \$500 to a maximum fee of \$3,300. Cost will depend on the complexity of the implementation services required.</p>

Ongoing service fees

Step 5. Ongoing Service and Reviews

Life's circumstances do not always run in a straight line, lifestyle and financial goals can change. We provide a review service to ensure that your goals and objectives are still valid, that the performance of previous recommendations are still meeting expectations.

- Offering you the opportunity to review your strategy, position, insurance protection, goals and objectives each year (an additional cost may be incurred).
- Providing you access to your financial planner via phone and email throughout the year to answer your questions.
- Keeping product providers up to date with your details.
- Updating you with any changes that may affect your strategy or situation.
- Review any changes to governing legislation, which may impact on your financial circumstances now and in the future.
- Keeping in touch with our quarterly newsletter and invitations to seminars.
- Educating and coaching you through uncertain times

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
Client Care - Starter Package	Starting from \$880 per annum
Client Care - Financial Core Package	Starting from \$1,573 per annum
Client Care - Care & Maintenance Package	Starting from \$3,300 per annum
Client Care - Strategic & Technical Package	Starting from \$5,500 per annum

Commissions

I do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 5% of all contributions made to the investment.	Up to 20% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$500.00 initially and \$500.00 pa.
Insurance (including those held within superannuation)	Up to 130% of the first year's premium.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$1,300.00 initially and \$330.00 pa.

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.