

# Financial Services and Credit Guide





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.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) 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.

# About our practice

Vision Financial Strategies is a holistic financial planning practice.

Our aim is to develop long standing relationships with our clients to help them achieve their financial and lifestyle goals. We provide short, medium and long term strategies specifically tailored to meet each client's individual needs.

We provide professional services to:

- Grow wealth;
- Protect wealth and income;
- Attain financial and lifestyle security, and;
- Ensure that Estate and Succession Plans are in place to benefit the people most care for.

## Summary of the business

Name	Preston Enterprise (WA) Pty Ltd trading as Vision Financial Strategies as Trustee for 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, 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.

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.

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)	— Employer superannuation
— Salary packaging	— Managed investments
— Superannuation strategies and retirement planning	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Personal insurance	— Standard margin loans
— Estate planning	— Retirement income streams, including pensions and annuities
— Centrelink and other government benefits	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Ongoing advice and services, including regular portfolio reviews	— Life investment products including whole of life, endowment and bonds
— Aged care	— 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.
	— Investor directed portfolio services
	— 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.

As at March 2018, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

- |                     |                           |
|---------------------|---------------------------|
| — ANZ               | — National Australia Bank |
| — Commonwealth Bank | — Bankwest                |
| — AFG Home Loans    | — St George Bank          |
| — Bank of Melbourne | — Liberty Financial       |
| — Suncorp           | — Westpac                 |

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Preston Enterprise (WA) Pty Ltd, trading as Vision Financial Strategies & Southern 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, I can also arrange for you to apply for limited types of financial products where I can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without my advice, I will ask you to confirm your instructions, which I will document in writing. You can ask me 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 incomplete or 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.

### 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. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

For details of our service fees, please refer to **Schedule of fees** on page 22.

Fixed Service fees	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 from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis).

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 payment to recognise 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 relevant rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see the "certified quality advice program" section below). The rate 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**

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Charter Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the prior measurement period (usually a period of approximately 12 months).

### **Value participation scheme**

AMP will provide us a 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.

From 1 January 2018, all premium for new policies from the relevant AMP insurance products have been excluded from the scheme.

### **Certified quality advice program**

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, a 10% increase in purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

### **Buyout option**

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

### **Personal and professional development**

Charter provides personal and professional development opportunities in the form of a multi-tiered development program, offered annually to qualifying practices.

### **Summit**

The Summit is a national convention available to advisers from all Charter practices. Charter subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

### **Charter Leaders program**

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of services, business goals and rankings against other practices in Charter. The Charter Leaders program provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.

### **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 financial products. 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:

- |  |   |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited                |
| — NMMT Limited                             | — AMP Capital Investors Limited                       |
| — N.M. Superannuation Pty Limited          | — AMP Superannuation Limited                          |
| — Multiport Pty Limited                    | — AMP Life Limited                                    |
| — ipac asset management limited            | — Cavendish Superannuation Pty Ltd                    |
| — AMP Bank Limited                         | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd    | — SuperConcepts Pty Ltd                               |

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.

## Our joint venture referral arrangements

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

Provider and relationship	Services	Payment arrangement
Vision Lending Strategies The Directors of Vision Financial Strategies are also the Directors of Vision Lending Strategies	Finance, Loan and Mortgage Solutions	\$200 for each client referred (upon successful completion of business)

## Our other business activities and relationships

### Other business interests

In addition to providing the services listed in this guide, we have a relationship with Vision Lending Strategies which provides Finance, Loan and Mortgage Solutions. 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](mailto:advicecomplaints@amp.com.au), or put your complaint in writing and send it to:

**Attention: National Manager, Advice Complaints**

33 Alfred Street  
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- Until 31 October, 2018, if your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

Any issues relating to financial advice, investments, superannuation or insurance matters	<b>Financial Ombudsman Service (FOS)</b> GPO Box 3 Melbourne VIC 3001  1800 367 287 <a href="http://www.fos.org.au">www.fos.org.au</a> <a href="mailto:info@fos.org.au">info@fos.org.au</a>
Issues relating to credit matters	<b>Credit and Investment Ombudsman (CIO)</b> Reply Paid 252 South Sydney NSW 1234  1800 138 422 <a href="http://www.cio.org.au">www.cio.org.au</a>
Any issue relating to your personal information	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001  1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

The above external dispute handling bodies are current as at August 2018.

From 1 November 2018, you can contact the following external dispute handling bodies in relation to your complaint:

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3 Melbourne VIC 3001 1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
Any issue relating to your personal information	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001 300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

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.

## 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

We are committed to protecting your privacy. 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;
- 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, 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 Albert Nellini

Albert is a director Vision Financial Strategies and a member of the Association of Financial Advisers.

He has been in the banking and financial services industry for 40 years and provides strategic advice to clients in all aspects of financial planning and insurance, he specialises 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.
Phone	08 9474 9777
Email	albert@visionfinancial.com.au
Authorised representative number	237987
Credit representative number	488511

### Qualifications

Diploma of Financial Services (Financial Planning)

FChFP - Fellow Chartered Financial Practitioner

### Professional memberships

ARA , AFA,

## 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
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Goals based investing
- Securities (including listed securities and debt securities)
- Gearing and margin lending

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
- share of revenue

Albert Nellini is a director, a 25% shareholder and employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receives 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

Paul is a director Vision Financial Strategies and a member of the Association of Financial Advisers.

Paul offers a full financial planning service to clients of all ages and walks of life. He offers a range of insurance, investment, superannuation and retirement strategy services.

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

Experience	Paul has worked in the financial services industry since 2006 (para-planner, business financial adviser and financial adviser).
Phone	08 9474 9777
Email	paul@visionfinancial.com.au
Authorised representative number	327528
Credit representative number	408524
Qualifications	
BCom (Economics & Financial Planning)	
Professional memberships	
ARA	

## 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:

- Employer super
- Self-managed super funds (SMSF)
- 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
- equity in the practice
- share of revenue

Paul Blake is a director, a 25% shareholder and employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receives 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 Garry Addison

### WA Adviser of the Year 2016

Garry is a director Vision Financial Strategies and a member of the Association of Financial Advisers. He was awarded WA Adviser of the Year 2016.

Garry provides specialist risk insurance and superannuation strategies and has gained extensive financial planning experience and offered peace of mind to many clients on their journey to financial freedom.

Experience	Financial Planning since 1996, in the financial services industry since 1975.
Phone	08 9474 9777
Email	garry@visionfinancial.com.au
Authorised representative number	289993
Credit representative number	408591
Qualifications (Finance related)	
Industry Standard Education – RG146 specialist knowledge	
Professional memberships	
ARA	

## 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:

- Employer super
- Estate planning
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- Goals based investing
- Gearing and margin lending

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
- share of revenue

Garry Addison is a director, a 25% shareholder and employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receives 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 Ross Johnson

Ross is 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.

His broad experience base allows him 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	Over 25 years in financial planning industry, 12 years in the banking industry
Phone	08 9474 9777
Email	ross@visionfinancial.com.au
Authorised representative number	249836
Credit representative number	408590
Qualifications	

Advanced Diploma of Financial Services (Financial Planning)

FChFP - Fellow Chartered Financial Practitioner

### Professional memberships

FChFP - Fellow Chartered Financial Practitioner

ARA

### Professional designations

FChFP

## 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
- Self-managed super funds (SMSF)
- 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
- equity in the practice
- share of revenue

Ross Johnson is a director, a 25% shareholder and employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receives 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 Robert Wall

Bob is a member of the Financial Planning Association (FPA), a Certified Financial Planner (CFP) and also a member of the Association of Financial Advisers. He has over 30 years client service experience and provides quality advice to clients of Vision Financial Strategies and their Associated Practices.

Bob provides specialist advice in retirement planning both to 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
Phone	08 9474 9777
Email	robert@visionfinancial.com.au
Authorised representative number	250348
Credit representative number	408525

### Qualifications

Dip. Financial Planning

### Professional memberships

Financial Planning Association, Certified Financial Planner, ARA

## 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:

- Estate planning
- Self-managed super funds (SMSF)
- Gearing and margin lending
- Employer Super
- 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
- bonus

## 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 Ryan Addison

Ryan has been a part of the Vision Financial team since 2014. He has worked closely with our financial advisers to assist them with quality strategic development and research analysis in the field of superannuation, investment and insurance as a para-planner. Ryan completed his Diploma of Financial Planning in 2014 and is continuing to broaden his knowledge through the completion of further studies.

Ryan's 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.
Phone	08 9474 9777
Email	ryan@visionfinancial.com.au
Authorised representative number	1236067
Credit representative number	480875

### Qualifications (Finance related)

Diploma of Financial Planning

### Professional memberships

ARA

## The advice and services I can provide

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)
- Goals based investing
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- Gearing and margin lending

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

Ryan Addison receives 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 Paul Cullinane

Paul is a director of his own company, Pincard Pty Ltd and has been a Financial Planner within the Vision Financial Strategies business model since 2012 and is also a member of the Association of Financial Advisers. Paul commenced his career in the banking industry in 1979 with the Commercial Bank of Australia, which later became Westpac. Whilst at Westpac he was a Personal, Residential and Commercial Lender, and for the last 15 years Paul has been a Financial Planner in the Personal and Business markets and commenced his own Financial Planning business 2012.

In line with the VFS best practice policy, he provides his clients with good quality and compliant advice and service at reasonable and affordable rates. His areas of expertise are comprehensive and cover all aspects of financial planning.

Experience	Paul has been involved in the Financial Planning industry since 2000 and in the Financial Services industry since 1979.
Phone	08 9474 9777
Email	paulc@visionfinancial.com.au
Authorised representative number	423937
Credit representative number	424525

### Qualifications

Adv. Dip. Financial Services

### Professional memberships

ARA

## 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:

- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Securities (including listed securities and debt securities)
- 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

Paul receives 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 Kiah Marsden

Kiah joined the financial planning industry in 2017 and works with our financial advisers as a client review manager and associate adviser. She has over 5 years of experience in the banking and superannuation sectors and completed her Diploma of Financial Planning in 2017 before becoming an adviser.

Kiah is passionate about maintaining strong client relationships and educating people on the importance of a strong financial foundation and planning for their future.

Experience	Kiah has completed her Diploma of Financial Planning in 2017 and is working towards attaining her Masters Degree in Financial Planning.
Phone	08 9474 9777
Email	kiah@visionfinancial.com.au
Authorised representative number	1258074
Credit representative number	507721

### Qualifications

Diploma of Financial Planning (RG146)

### Professional memberships

## 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:

- Employer super
- Estate Planning
- Securities (including listed securities and debt securities)
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Self-managed super funds (SMSF)
- Gearing and margin lending
- 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
- Share of revenue

Kiah Marsden is an employee of Preston Enterprise (WA) Pty Ltd ATF Preston Unit Trust t/as Vision Financial Strategies and receives a salary plus bonus income for a pre-determined percentage of 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 (The Advice)

The type of strategy that is required will vary depending the particular needs, goals and objectives, and how comprehensive the advice planning requirements are to achieve an individual's financial goals.

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 (the Set-Up)

Implementing any recommended strategy takes time, paper-work, and follow-up which can be difficult and complex. 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
StrategyPreparation - cost will depend on the complexity of the strategy preparation required. (includes minimum plan preparation fee of \$500)	Between \$500 and \$5,500 for research and plan preparation
Implementation – cost will depend on the complexity of the implementation services required.	Between \$500 to \$5,500.for implementation services provided.

## Ongoing service fees

### Step 5. Ongoing Service and Reviews (The Maintenance)

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:

	Fee amount
Fixed Service Fee OR	\$330 per hour
Services provided via an agreed Ongoing Service Agreement	From \$880 to \$5,500 per annum

## Commissions

We 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. From 1 January 2018, commission on new policies will be limited to 88% of the first year's premium*.	Up to 33% of the premium each following year.	In 2018, if your insurance premium was \$1,000, we would receive an initial commission of up to \$880. We would receive an ongoing commission of up to \$330.00 pa.
Other banking products		Up to 5.00% of the balance each year.	If you made an investment of \$2,000 we would receive \$100.00 of the balance each year.

All fees and charges include GST.

\*Commissions on policies applied for prior to 1 January 2018 and issued before 31 March 2018 will not be subject to this limit.