



# vision

## Financial Strategies

### VISION FINANCIAL STRATEGIES

This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- 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) 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.

### Not Independent

Generally, we provide personal advice in line with our Approved Product and Services List (APSL) which may include financial products and services associated with the licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.



# 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

<b>Name</b>	Preston Enterprise (WA) Pty Ltd as trustee for the Preston Unit Trust trading as Vision Financial Strategies
<b>Australian Business Number</b>	84 021 202 454
<b>Australian Company Number</b>	158 229 791
<b>Authorised representative number</b>	428560

## Our office contact details

<b>Address</b>	Suite 38, 11 Preston Street, COMO, WA 6152
<b>Phone</b>	08 9474 9777
<b>Fax</b>	08 9474 9399
<b>Email</b>	enquiries@visionfinancial.com.au
<b>Website</b>	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 11.

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 from a diversified selection of approved Australian and International providers, including companies related to Charter. 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 approved by Charter.

As at October 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by Charter are ANZ, Macquarie Bank, NAB, AFG Home Loans, Commonwealth Bank and Bankwest.

## 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

We can arrange to complete transactions for you on 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 will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

## 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 annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement 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 actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply. 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 or Annual advice and services.

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

- Initial commission - a percentage of the value of your loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the loan, or on renewal of insurance products.

### 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.(Subject to the advice and service provided).

All permissible fees and commissions will be paid directly to Charter as the licensee. It will then pass on the amounts due to us through its payment system. Charter charges our practice a Licensee Fee each year. The Licensee Fee is determined as an annual amount, based on a number of factors, including our business revenue and the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

For more information on our services, please see our **Schedule of fees** attached or available on request.

### 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 are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include training, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from products that may include non-monetary benefits that are valued at less than \$300. 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 (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by Charter. From 31 January 2020 we will be eligible to receive run-off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run-off payments will not be made after January 2023.

Year	Total annual amount
2021	\$9,000.00
2022	\$4,500.00

## Buyout option

Where we request Charter to buy-back our business prior to 31 December 2021 and this is approved by Charter, then if we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter. 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 education and professional development programs, offered annually to qualifying practices.

## Business support

We may receive financial and non-financial assistance from the licensee including financing, technology support and marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Provided we met specific qualification criteria Charter will support our practice with up to \$3,750 per authorised representative that was with us in December 2017. This support is to assist us in meeting the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. Any support provided by Charter is paid directly to the education provider and not to us.

## 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:

- 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 related or associated with Charter namely:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- ipac asset management limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Ltd
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- Australian Securities Administration Limited (ASAL)
- 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 business days, please contact Charter:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In writing:

**Charter Financial Planning Limited**  
**Attention: National Manager, Advice Complaints**  
33 Alfred Street  
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 30 days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within the 45 days. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response after the 45 day period, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

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  1300 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 (the 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 Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group 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 Group 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 Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of Group'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 of 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 (Finance related)

Diploma of Financial Services (Financial Planning)

### Qualifications (Non-finance related)

ARA

### Professional designations

FChFP - Fellow Chartered Financial Practitioner

## 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 Garry Addison

### WA Adviser of the Year 2016 & 2018

Garry is a director of Vision Financial Strategies and a member of the Association of Financial Advisers. He was awarded WA Adviser of the Year 2016 & 2018.

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
<b>Qualifications (Finance related)</b>	
Diploma of Financial Services (Financial Planning)	
<b>Professional Memberships</b>	
MDRT	
Board Member of the 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)

### Professional Memberships

FChFP - Fellow Chartered Financial Practitioner

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
- 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 Gregory O'Connell

Greg joined the Financial Planning industry in 2007 and 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.

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

Greg is an accredited Age Care Professional.

Experience	Greg has been involved in the Financial Planning industry since 2007
Phone	08 9474 9777
Email	<a href="mailto:greg@visionfinancial.com.au">greg@visionfinancial.com.au</a>
Authorised representative number	428784
Credit representative number	428787

### Qualifications (Finance Related)

Advanced Diploma of Financial Services

### Professional Memberships

CFP, FPA

## 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
- Gearing and Margin Lending
- Goals based Investing
- Investor directed portfolio services

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

Gregory O'Connell 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
Strategy Preparation - 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:

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

## Annual advice and service fees

We also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
AAA	From \$880 to \$20,000 for a 12 month period

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.



## 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 and will cease with effect from 1 January 2021.

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

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 4.95% of all contributions made to the investment.	Up to 1.1% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$495.00 initially and \$110.00 pa.
Insurance (including those held within superannuation)	<p>Up to 66% of the first year's premium for new policies implemented from 1 January 2020.</p> <p>We may receive up to 77% of the first year's premium for new policies implemented between 1 January 2019 and 31 December 2019.</p> <p>We may receive commissions on increases or additions to existing policies of up to 130%.</p>	Up to 33% of the insurance premium each following year.	<p>On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to \$330.00 pa.</p>

All fees and charges include GST.

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