

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 aim to professionally help our clients:

- Grow their wealth;
- Protect their wealth and income;
- Attain financial security for their lifestyle, and;
- Ensure that their estate and succession plans are in place to benefit the people they most care for.

We do this by listening to our clients and providing advice and developing short, medium and long term strategies specifically for them.

We have strategic alliances with many other professionals such as general insurance brokers, accountants, stock brokers and solicitors.

This places us in a unique position in being able to assist clients with all of their financial needs.

Our Services

Wealth Creation

Investment options and strategies
Managed funds
Gearing
Savings plans

Risk management

Income Protection insurance
Term Life insurance
Trauma insurance
Total Permanent Disability insurance
Key Person insurance
Business succession planning

Superannuation & retirement planning

Superannuation
Allocated pensions
Self-managed superannuation funds
Transition to retirement

And much more...

Estate planning
Ongoing and regular reviews
Quarterly newsletters
Regular phone/email contact
Portfolio valuation updates
Topical online information at
www.visionfinancial.com.au

Contact us



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Our *5 Step* Financial Planning Process

1: INITIAL CONSULTATION (MEET AND GREET)

- No obligation to proceed
- Meet, greet and both feel comfortable with each other (because the very nature of Financial planning is such that it should be a LONG TERM relationship)
- Discuss your current situation, financial and lifestyle goals and objectives with you
- Determine if we can be of assistance to you
- Explain who we are, how we operate, the benefits to you and what you can expect from us
- Explain and agree on fees, costs and the scope of advice or services to be provided
- We provide you with a copy of our Financial services Guide
- You give authority for us to prepare a Statement of Advice

2: STRATEGY & PLAN PREPARATION (FACT FIND)

We spend considerable time 'fact finding' with you to:

- Help you consider and prioritise your goals and objectives (financial, personal & business)
- Overview your current financial situation including your current assets and liabilities, and, identify your income and expenditure (budget plan)
- Understand your current debt structure
- Discuss and ascertain your investor 'risk profile'
- Overview your current insurance policies
- Discuss any other issues you would like us to address
- Ensure that we get a clear understanding of what you want YOUR financial strategy to achieve

Then we identify ways to:

- Improve or streamline your current situation
- Identify appropriate 'wealth creation' strategies
- Protect your financial risk
- Identify 'good and bad' debt
- Consolidate (if appropriate) your debts
- Maximise investment returns, minimise taxation, maximise Government entitlements
- Investigate and determine ideal investment vehicles and fund managers to meet your objectives
- Research products which best suit your needs
- Consider taxation and Centrelink issues, legislation and rules
- Optimise retirement income streams
- Provide written clear and understandable scenarios and educate you in detail

Our 5 Step Financial Planning Process

3: STRATEGY PRESENTATION

- Meet again to present strategy recommendations (explaining in an understandable format and educate in detail)
- Provide overview for your ease and future reference
- Focus on how our recommendations will achieve your desired outcomes
- Fully disclose our fees
- The Statement of Advice is yours, you may take it away for final consideration and/or final adjustment

4: STRATEGY IMPLEMENTATION

- We may need to make adjustments or clarify any issues (make sure it's perfect)
- When you are happy, you give us authority to proceed with our recommendations
- We prepare all necessary paperwork and completion of forms
- We assist with insurance underwriting requirements to make the process as smooth as possible
- We monitor all aspects of your strategy recommendation from the start to final completion.

5: ON-GOING SERVICE AND REVIEW – MAINTENANCE

Depending on the amount of follow-up service you require, we may recommend that you subscribe to one of our Client Care Package options. The review process involves:

- Updating your present circumstances
- Revisiting your initial goals and objectives to ensure they are still valid and have not changed
- Review the performance of the Statement of Advice recommendations to ensure the fund managers and products are meeting your expectations
- Review your investor risk profile because this may change as you learn from your experience and the education we provide on investing and managing financial affairs
- Review any changes to governing legislation, which will impact on your financial plan now and in the future and identify opportunities that may result
- Discussing your current lifestyle needs and checking that your financial plan is meeting those needs
- Reviewing insurance protection need to ensure it is adequate to your changing circumstances
- Updating you on changing economic markets and the effect these may have on your plan
- Rebalance (if necessary) your investments
- Coaching you through uncertain times
- Provision of written recommendations following the review

The Advice Process

Our Services

We charge for our time, experience & expertise in three distinct ways:

- **Strategy Preparation (The Advice)**
- **Strategy Implementation (The Set-up)**
- **Ongoing Reviews and Updates (The Ongoing Maintenance)**

We offer a range of different ongoing advice solutions, from 'Simple' strategies to more 'Complex' strategy solutions.

1. INITIAL DISCUSSION – (up to 1 hour)

- No cost to you
- No obligation to proceed



We will provide you with our current Financial Services and Credit Guide (FSCG)



2. INFORMATION GATHERING

You want us to prepare a financial strategy solution for you. What happens next?

We need to understand your current financial circumstances and financial goals and will ask you to complete a confidential Client Questionnaire (or Fact Find) and may ask you to provide additional financial information such as superannuation, investment or bank statements, insurance schedules or an authority for us to obtain this information on your behalf.



3. STRATEGY RESEARCH AND PREPARATION (The Advice) - Simple / Comprehensive:

The type of strategy you require will vary depending on your particular needs, goals, and objectives and how comprehensive you want your plan to be! That's why we offer different strategy preparation options to suit your situation such as; Insurance, Superannuation, Wealth Creation, SMSF, Aged Care and Estate Planning

- All Strategy Preparation Fees include GST
- Plan fees must be paid in full upon completion of Strategy preparation or Implementation. Fees can be paid by cheque, credit card, debited from funds invested (if requested) or a combination of each.
- More complex plans may require "Specialist Strategies" such as additional services, research or planning hours. These may incur an additional fees and charges. Full costs and details will be provided to you prior to commencing any strategy recommendations.

The Advice Process

Strategy Research and Preparation:	
Preparing a Statement of Advice - SOA	
A Statement of Advice is a written document which confirms our recommendations, strategy and costs	
Identify and document specific client goals from the 'Initial Discussion and Information Gathering' meeting.	√
Contact insurance providers to confirm current insurance cover, benefits and costs	√
Contact Investment Fund Managers to confirm details of existing investment portfolio(s) and costs.	√
Contact Superannuation Managers to confirm details of existing superannuation portfolio(s) (including related insurance policies) and costs.	√
Conduct detailed research comparisons (Identifies alternative product options and costs)	√
Identify recommended products and strategy which best achieve the client goals (may be existing or an alternative product and strategy).	√
Financial Planner prepares an SOA summary of advice, which confirms strategy recommendations (and alternatives), product recommendations (and alternatives), summary of advantages and disadvantages of proposed recommendations, statement of how the proposed advice has put the client in a 'Better Position' and confirms all costs and fees relevant to the proposed 'advice recommendations'.	√
Specialist para-planner(s) prepares Statement of Advice (SOA) from the above SOA summary of advice. Final checks and approval completed.	√
SOA and all supporting documentation prepared for "Client Plan Presentation" (hard or soft copies as required)	√
Financial Planner meets with client to discuss recommendations and outcomes. IF approved and authorised, the recommendations move to the 'Implementation' stage. This may also be an opportunity to discuss any changes, or for the client to decline to proceed any further in the process.	√



The Advice Process

4. STRATEGY IMPLEMENTATION FEE OPTIONS (The Set-Up)

Implementing your recommended strategy takes time, paperwork, expertise and dedicated follow-up and can sometimes be difficult. That's why we give you the option of us doing the work for you.

Implementation includes:	
All administrative documentation prepared on your behalf, such as (but not limited to) the following	
Superannuation applications	√
Superannuation Rollovers	√
Investment applications and other supporting documentation	√
Insurance applications and other supporting documentation	√
Super Choice forms	√
Share transfers	√
Preparation of Centrelink forms and Superannuation Schedules	√
Updating changes to personal information such as address, bank or contact details	√
Maintaining comprehensive client file management records and supporting documentation	√
Additional correspondence and communication with clients – telephone or email	√
Maintaining all compliance and legislative requirements	√
Full follow up contact and liaison with:	
Risk providers	√
Superannuation and Investment providers	√
Insurance Underwriters	√
Medical Agencies and / or Doctor's Surgeries	√
Employers/ Payroll - SGC, Salary Sacrifice, Super Choice	√
Accountants or Legal professionals	√
Share trade Broker providers	√
Administrative extra's relating to rolling / redeeming / purchasing superannuation investments	√
International Pension Fund enquiries	√
Processing online or hard copy sale or purchase of investments	√
Other compliance and administrative matters required to implement your financial plan	√
All aspects of the administration process monitored from start to completion	√

Implementation fees will vary depending on the complexity of the implementation required.

All costs will be confirmed by your Financial Planner in writing, prior to proceeding with any implementation requirements.

The Advice Process

Where we receive payment directly from an insurance company, this will cover our time and the administration costs to commence your policy, which includes following all queries from application lodgement to policy completion liaising with underwriters to complete any pending requirements.

If you are declined cover or subsequently cease to pay premiums, cancel any policy(ies), that has been arranged by us in within the first 12 months of your policy coming into force, and, as a consequence, we are obliged to refund any payment paid to us (commonly referred to as a “claw-back” to the insurance provider), we will invoice you directly for out of pocket administration costs (capped at 6 hours) without the need for a separate fee agreement.

We will not proceed with any strategy preparation or implementation until we have received a signed “Authority to Proceed” from you.



5. ONGOING REVIEW & UPDATE (The Ongoing Maintenance)

It is important to review your financial goals and families financial protection on a regular basis. We will contact you each year for an annual review, which provides you with an opportunity with your Financial Planner to review your strategy, current financial position, insurance protection, goals and objectives to ensure your goals remain on track and relevant each year

This includes

- Re-establishing your goals and confirming your income, expenses, assets and liabilities, and
- Considering changes in legislation and assessing whether new products on the market can better suit your needs.
- Providing one to one contact with your financial planner to address any questions or concerns which you may have.
- Keeping your details up to date on our records and with relevant product providers when changes may have occurred.
- Providing education, reassurance and coaching through uncertain economic times.

Review your Insurance needs

Your need for insurance changes as you move through the different stages of life. The type and amount of insurance cover which you need will be influenced by changes to your personal and financial situation.

Review your Strategy Management

Throughout the year and during our regular meeting, your financial plan will be reviewed in line with the recommended strategy and service providers. Some areas of our advice need to be continually reviewed to ensure you progress towards your goals. From time to time it will be necessary to alter your financial plan based on changes in your circumstances and legislation.

The Review Process

You will receive a Review Offer annually. This will be followed by telephone or email contact to remind you that it's time for your annual review. If you wish to accept the review offer, an appointment will be scheduled for you to meet with your Financial Planner to discuss any changes to your circumstances or answer any questions regarding your ongoing investments and strategy.

At Vision, all of our clients are important to us. However, we also understand that not all clients have the same service needs. That's why we offer alternative service package options – YOU choose the ongoing Review Service offer that suits your needs.



The Advice Process

Our Ongoing Service Packages include some (or all) of the following service offers (Please refer to our Ongoing Service Agreements for specific services and costs)	
Annual Financial Check Up – risk, investment, maintenance and strategic review	√
Newsletter	√
Risk needs analysis reviewed	√
Ongoing communication with fund managers and risk providers to implement and maintain Simple strategic recommendations as provided in current Statement Of Advice document (if applicable).	√
Ongoing communications with fund managers and risk providers to implement and maintain Comprehensive strategic recommendations as provided in current Statement Of Advice document.	√
Direct access with Associate Financial Planner (no advice)	√
Direct access with Senior Financial Planner	√
Invitations to educational and strategic workshops and seminars	√
Referrals and liaising with other professional as required – Estate Planning Lawyers, Family Lawyers and Accountants etc.	√
Review personal cash flow and budgeting	√
'Ad-hoc' phone calls – Client Services Support (no advice)	√
'Ad-hoc' phone calls and discussions with Associate Financial Adviser	√
Assistance in accessing and being provided insurance claim information	√
Priority assistance with all insurance claims	√
Transfer ongoing servicing authority for existing financial products (Nil advice fees payable on transferred products until further advice is requested)	√
Referral to other professionals as required (legal, accounting, taxation etc.)	√
Ongoing maintenance review of investment portfolio (including re- weight & re-balance to desired benchmark) –upon request	√
Detailed research & investment valuation reports	√
Access to technical/economic /legislative updates reports	√
Additional services requested outside value proposition - Charged at hourly rate (including GST)	\$330

The Advice Process

We are not qualified to render any legal or accounting advice or prepare any legal or accounting documents. Please refer to your professional provider for any matters requiring legal, account or specialist taxation advice. If you do not have one we can refer you to a professional provider who can assist you (we do not have any financial relationships with any professionals we may introduce you to, and we do not receive any monetary gain from doing so).

Of course, you can terminate our services at any time by sending us 14 days written notice to that effect (subject to payment of any outstanding fees payable to Charter Financial Planning on our behalf).

All fees are subject to review and you would be notified in writing prior to any changes.

All fees are subject to annual charges in line with the Consumer Price Index.

Where we receive payment directly from an insurance company, this covers our time and the administration costs of setting up your policy following completion of paperwork and all underwriting requirements. If you subsequently cease to pay premiums, cancel any policy(ies), or are declined cover that has been arranged by us within the first 12 months of your policy coming into force, and, as a consequence, we are obliged to refund any payment paid to us back to the initial risk provider (commonly referred to as a "claw back"), we will invoice you directly for the administration time spent (capped at 6 hours) without the need for a separate fee arrangement.

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 proved 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 to 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 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.



The Advice Process

Our Financial Planners

Albert Nellini

Albert is a director of Vision Financial Strategies

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.

Garry Addison

Garry is a director of Vision Financial Strategies. He was awarded Financial 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

Ross Johnson

Ross is a director of Vision Financial Strategies.

Ross has a broad experience base which allow 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.

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.

Full disclosure on each of our financial planners is available for viewing in our Financial Services and Credit Guide.

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Benefit from our experience