

## Introducing Our “Do It For Me” Ongoing Service Program

Retirement presents a new stage of your life and requires a different approach to managing your money.

Good quality financial advice should keep pace with your changing life circumstances and shifting priorities as well as with constantly changing legislation and investment cycles. True security comes with the knowledge that, as the world around you changes, your financial plan will evolve too - not simply to include those changes, but to benefit from them wherever possible.

Our goal at Infinity Wealth Solutions is to provide you with peace of mind and the knowledge your finances are in order so you can sleep comfortably at night – we worry about your money so you don’t have to.

By engaging with us in our ongoing service program the professional fees you pay will entitle you to the following core service outcomes:

Our responsibilities to you as your adviser		
	Service Offering	What it means for you
CORE SERVICES	<b><i>Planning meeting and Review Offer</i></b>	<p>An important component of achieving your goals is that you engage with us in our proactive review service.</p> <p>Each year you will receive an offer for a formal annual planning meeting to meet with your Financial Planner either face to face or if more convenient, by email or over the phone.</p> <p>Where you take up the offer, your annual review may include –</p> <ul style="list-style-type: none"> <li>• Review of your current situation and goals. Has anything changed?</li> <li>• We’ll review and update forecasts based on reasonable projections. How are you tracking to plan?</li> <li>• Review your investments. Do we need to make any changes?</li> <li>• Review your account-based pensions and or annuities.</li> <li>• Review your income need requirements. Do we need to adjust your regular payment amount?</li> <li>• Review your Centrelink. Are you receiving the correct amount?</li> <li>• General market discussion and outlook</li> <li>• Legislative update on any changes that might affect you</li> <li>• Check estate planning is appropriate</li> </ul>
	<b><i>Half Yearly Review Offer</i></b>	<p>In addition to your formal planning meeting, we also offer a half yearly review as an additional opportunity to discuss your situation and investments. We will make adjustments to your strategy if required. This review can be offered face to face or if more convenient, by email, over the phone or online</p>

<b><i>Bi Annual Report</i></b>	We will provide additional reporting around the investments and insurances you hold with us electronically. You may receive reports up to twice a year. This may be provided in your progress meeting or sent to you separately.
<b><i>Priority Financial Adviser Access</i></b>	You will have priority access to your Financial Planner including their mobile number.
<b><i>Priority Administration Support</i></b>	You will have priority access to all staff and support services for assistance with queries in relation to existing investments and/or insurances held with us

As outlined, our ongoing service program is aimed at delivering our core service commitment. In order to help deliver on these, we may during the course of the year offer the following ancillary services.

	Client Service Offering	What it means for you
ANCILLARY SERVICES	<b><i>Concierge Service</i></b>	We will act as your administrator wherever possible, managing any contributions or withdrawals as well as any concerns or queries you may have. Our role is to save you time and stress by dealing directly with the administration, investment and life company product providers on your behalf
	<b><i>Act as a sounding board</i></b>	Act as a sounding board for your major financial decisions, so that you can make the right choices with confidence
	<b><i>Assistance with Switches and Withdrawals of Investments</i></b>	Assistance with the completion of the necessary paperwork and the liaison with the fund manager for the switching or withdrawal of an investment up to the annual package limit
	<b><i>Centrelink Correspondence nominee</i></b>	This arrangement authorises Infinity Wealth Solutions to receive copies of your Centrelink mail and to enquire, act and make changes on your behalf directly with Centrelink. These include: <ul style="list-style-type: none"> <li>• making changes to your information</li> <li>• enquiring on your behalf</li> <li>• completing Centrelink forms/applications on your behalf</li> <li>• receiving copies of your Centrelink mail</li> <li>• addressing any Centrelink issues you may have</li> </ul> attending Centrelink appointments with you or on your behalf (if appropriate)
	<b><i>Insurance claims</i></b>	Assistance with any insurance claims including those policies not implemented through our office
	<b><i>Work with your other trusted professional advisers</i></b>	We are able to attend meetings and work with your other Professional Advisers including Accounting/Taxation, Legal and Banking and other advisers as necessary
	<b><i>Wealth portal online access</i></b>	Subscription to our online secure wealth portal to view your portfolio information
	<b><i>SMSF specialist advice</i></b>	Should a Self managed Super Fund be an appropriate investment vehicle for you we will provide ongoing advice in this regard

Client Service Offering	What it means for you
<b><i>Estate planning and family succession planning</i></b>	We work with your solicitor, or one of our preferred legal partners to facilitate the key issues so your assets are passed to the people you choose, at the right time
<b><i>Quarterly Newsletter (Electronic only)</i></b>	Keep informed on investment market updates, Centrelink and legislative updates together with interesting lifestyle articles. Our online version of our newsletters will be sent to you via e-mail
<b><i>Budget Update (Electronic only)</i></b>	Provided in May each year to ensure that you are kept up-to-date with legislative changes which arise and opportunities which may be relevant to you. This will be sent to you via e-mail
<b><i>General advice for children under 25</i></b>	Assistance for your loved ones to get them on the right path early in their career
<b><i>Minor advice changes</i></b>	We will provide to you a Record of Advice when required for minor changes to your existing plan
<b><i>Additional Advice</i></b>	Major changes to advice may involve an additional cost. If an additional cost is involved, this will be confirmed in writing and agreed, prior to the advice being provided. You will be entitled to 2 comprehensive Statement of Advice documents each year as part of this package

### You responsibilities to us as our client

<b><i>Reviews</i></b>	Attending regular reviews is an important part of having a financial plan. It is your opportunity to discuss any concerns or issues that you may have
<b><i>Changes in Personal Circumstances</i></b>	Changes in your financial situation and personal circumstances such as marriage, new baby or divorce can have a significant impact on your financial position. Although you may not be able to plan for all of these events, it is important that their impact is included in your financial plan. Please contact us immediately so we can assess if it will impact on the financial plans we have put in place
<b><i>Be Open to Suggestions</i></b>	It is our responsibility to give you ALL the options, but it is your responsibility to determine what is right for you
<b><i>Be Pro-Active</i></b>	Before making any significant changes to your financial position (buying/selling property, redeeming investments) take the time to discuss your options with us first. We can ensure that you are aware of ALL the implications of your decision BEFORE you commit to something that may not be what you thought it was

### Privacy

Please be assured that all your instructions and information will continue to be held by us in the strictest of confidence and are subject to the Privacy Act.

### Advice

All our ongoing financial advice will be provided in the form of a Statement of Advice or a Record of Advice. These are documents regulated by law.

### Payment of Fees

The agreed fees can be paid via a number of methods including:

- Billing you directly;
- Annual credit card payment;
- Arranging direct debits from a selected bank account; or
- In some instances collect fee via the product /service provider or superannuation fund.

We will rebate all initial and ongoing commission we receive from the recommended product providers.

**Duration of this Ongoing Service Agreement**

This service agreement will remain in place going forward unless it is otherwise terminated. You can choose to terminate this agreement at any time after the first 12 month period. If you elect to terminate the agreement, no further advice will be provided nor will you be charged for any ongoing fees after the date the agreement is terminated. If at any time you have any concerns over our services, please let us know immediately and we will endeavour to rectify the issues.

We ask that you look over this document and ask any questions you have about the agreed services we have outlined.

If you are happy to proceed with the provision of financial advice as described previously in this document, please sign the section below:

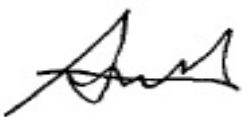
Agreed Fee:                **\$XXX Payable Yearly via Payment Method**

_____ Signed:	_____ Signed:
_____ Name:	_____ Name:
_____ Date:	_____ Date:

Should you have any further questions, please do not hesitate to contact us on 08 9393 3770. We look forward to helping you achieve your financial and lifestyle goals.

This service agreement should be read in conjunction with the Financial Services Guide Version 5 Adviser Version 5.1 dated 1<sup>st</sup> February 2019.

Kind regards



Simon Podesta CFP SSA  
Financial Adviser  
Infinity Wealth Solutions



Katherine Cairns AFP  
Financial Adviser  
Infinity Wealth Solutions

Infinity Wealth Solutions Pty Ltd is a Corporate Authorised Representative of Matrix Planning Solutions  
AFSL & ACL 238256