

Introducing Our “Do It With 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	<i>Planning meeting and Review Offer</i>	<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"> • Review of your current situation and goals. Has anything changed? • We’ll review and update forecasts based on reasonable projections. How are you tracking to plan? • Review your investments. Do we need to make any changes? • Review your account-based pensions and or annuities. • Review your income need requirements. Do we need to adjust your regular payment amount? • Review your Centrelink. Are you receiving the correct amount? • General market discussion and outlook • Legislative update on any changes that might affect you • Check estate planning is appropriate
	<i>Half Yearly Phone Review Offer</i>	<p>In addition to your formal planning meeting, we also check in with you once a year to see how you are going and confirm if any circumstances have changed. If your circumstances or goals have changed we will have an in-depth discussions and make recommendations on any changes required</p>

<i>Bi Annual Report</i>	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
<i>Financial Adviser Access</i>	You will have direct access to your Financial Adviser throughout the year
<i>Administration Support</i>	You will have 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	<i>Act as a sounding board</i>	Act as a sounding board for your major financial decisions, so that you can make the right choices with confidence
	<i>Assistance with Switches and Withdrawals of Investments</i>	Assistance with the completion of the necessary paperwork and the liaison with the fund manager for the switching or withdrawal of an investment up the annual package limit – currently 2 max per annum
	<i>Centrelink Schedules</i>	Should you require Centrelink Schedules to identify and social security entitlement, these reports will be made available to you
	<i>Assistance with Centrelink queries</i>	We will assist you with explaining any Centrelink issues you have and the process to follow in dealing with the issue
	<i>Assistance with completing age pension / CSHC applications</i>	We will assist you with the initial application to obtain age pension or Commonwealth Seniors Health Card entitlements.
	<i>Insurance claims (Additional \$)</i>	Assistance with any insurance claims including those policies not implemented through our office
	<i>Work with your other trusted professional advisers (Additional \$)</i>	We are able to attend meeting and work with your other Professional Advisers including Accounting/Taxation, Legal and Banking and other advisers as necessary
	<i>Wealth portal online access</i>	Subscription to our online secure wealth portal to view your portfolio information
	<i>SMSF specialist advice</i>	Should a Self managed Super Fund be an appropriate investment vehicle for you we will provide ongoing advice in this regard.
	<i>Estate planning and family succession planning</i>	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
	<i>Quarterly Newsletter (Electronic only)</i>	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
<i>Budget Update (Electronic only)</i>	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	

Client Service Offering	What it means for you
Minor advice changes	We will provide to you a Record of Advice when required for minor changes to your existing plan up to the package limit – currently 4 max per annum
Additional Advice	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 1 comprehensive Statement of Advice document each year as part of this package

You responsibilities to us as our client

Reviews	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
Changes in Personal Circumstances	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
Be Open to Suggestions	It is our responsibility to give you ALL the options, but it is your responsibility to determine what is right for you
Be Pro-Active	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.

In addition to the Agreed Fees, we may also receive additional income by way of initial and ongoing commission from the recommended product providers where life insurance is recommended. Please note that this is not an additional cost to you.

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 1st February 2019.

Kind regards



Simon Podesta CFP SSA
Financial Adviser
Infinity Wealth Solutions



Katherine Cairns AFP
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Infinity Wealth Solutions

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