



SERVICE AGREEMENT

Private and Confidential

Between:

Graham and Catherine Finlayson

and

Catherine Finlayson and Graham Finlayson as Trustees of Bokhara Plains Super Fund

&

Dene Kilpatrick, Authorised Representative No. 1240949
of Visionary Wealth Pty Ltd Corporate Authorised Representative No. 1252269

Address: 2/116 TUDOR STREET, HAMILTON NSW 2303

Phone: 0428373226 Email: denek@visionarywealth.com.au

Commencing on: 23/06/2022

Ending on: 22/06/2023



Authorised Representative of Capstone Financial Planning Pty Ltd

ABN 24 093 733 969, AFSL No. 223135

Level 14, 461 Bourke Street, Melbourne VIC 3000.

Ph: 03 8622 0700 Fax: 03 8622 0799 Email: info@capstonefp.com.au

Why is our service program appropriate for you?

The advice we provide is tailored to suit your personal situation, goals, and objectives as they stand at the time. Given things constantly change, developing and implementing the steps, actions, and strategies necessary to achieve worthwhile financial and personal aspirations is not a one-off event.

By having this agreement, we can adjust and adapt our advice and take advantage of potential opportunities that may arise due to changes in:

- Your personal situation.
- Your goals and objectives.
- Legislation.
- Economic and market conditions.

This ensures our advice remains relevant and appropriate to your unique personal and financial circumstances.

Graham & Cathy, you require assistance and support to:

- Review your SMSF investments.
- Assess and manage your assets and income over time to account for changes to your personal situation.
- Manage your tailored portfolio of assets to align with your target asset allocation and tolerance to risk as it changes over time.
- Assess and adjust your personal insurances to suit your personal and financial situation as it changes over time.
- Be comfortable and confident when making financial decisions.

Our proposed service offering

We recommend that you take up our 12-month fixed term service package. This will enable us to provide you with advice to work towards meeting your financial goals.

The following outlines the services we will provide to you under our Annual service package over the next 12 months.

Service Entitlement	Frequency
<p>Review of your personal circumstances and financial position</p> <p>Review meeting held to discuss and assess your personal circumstances, financial needs and objectives.</p> <p>During your meeting we will:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Ensure our information about you is current. This includes your personal and financial situation, goals and objectives. <input checked="" type="checkbox"/> Provide detailed review reports for your records. <input checked="" type="checkbox"/> Assess areas that may impact you or your financial strategies due to changes to economic and market conditions or government legislation. <input checked="" type="checkbox"/> Assess how our recommended strategies and products have tracked against your goals. <input checked="" type="checkbox"/> Discuss what the next steps in your financial plan should be to keep you on track to meet your goals. This may confirm our recommendations remain appropriate or that they require some adjustment. <p>The review will generally result in the provision of an advice document to confirm the advice from the meeting or to provide you with further advice.</p> <p>The review may be conducted face to face or remotely depending on availability.</p> <p>To provide you with appropriate financial advice we will require information and involvement from you at regular intervals or as requested.</p> <p>If there are significant changes in your personal circumstances, or if you seek new strategic advice, additional advice fees may apply. Any fees applicable will be explained in full and agreed upon prior to work being commenced.</p> <p>Outcome</p> <p>This meeting will provide regular opportunity to formally update and review your strategic and investment decisions. It ensures you are informed and on track to meet your goals and objectives.</p>	<p>Annually</p>
<p>Portfolio report</p> <p>The provision of a detailed report providing information and analytics about your portfolio.</p> <p>Outcome</p> <p>This will keep you informed and aware on the progress and status of your portfolio.</p>	<p>Annually</p>
<p>Adviser consultation and support</p> <p>Access during business hours by appointment, to seek counsel, guidance, and advice about your financial and lifestyle concerns. This may be in addition to your regular review of your personal circumstances and financial position.</p> <p>Outcome</p> <p>This will provide you comfort in knowing that you are able to talk to your adviser to seek counsel, have your questions addressed and discuss changes to your personal situation at any time.</p>	<p>As Required</p>
<p>Administrative support</p> <p>Access to our dedicated support team via phone or email during normal business hours, for all administration queries and to provide dedicated administrative support.</p> <p>Outcome</p> <p>This ensures any administration questions are easily resolved in a timely manner.</p>	<p>As Required</p>

<p>Ongoing communication Communications providing legislative & technical updates, pertinent information, financial knowledge, and education. Provided through a range of different sources such as; dedicated online newsletters, video updates and presentations, podcasts, and emails where applicable.</p> <p>Outcome This will keep you informed about news, insights, and knowledge you should be aware of, providing you with comfort and control.</p>	<p>As Required</p>
<p>Liaison with external professionals Communication and discussions with your other professional service providers outside of our business such as your lawyer, accountant, or financial institutions where appropriate.</p> <p>Outcome This saves you time as well as the necessity of passing on information and ensures that nothing is lost in translation.</p>	<p>As Required</p>

Our proposed fees for the next 12 months

The table below details the applicable fees for the services outlined in the proposed service package above and your participation in our service program for the next 12 months.

Bokhara Plains Super Fund

Adviser Service Fee	Annual fee	Charged
<ul style="list-style-type: none"> Paid via Direct Debit. This amount is a fixed fee. 	<p>\$3,420.00</p>	<p>In instalments of \$285.00 on a Monthly basis.</p>
<p>Total Adviser Service Fee for SMSF</p>	<p>\$3,420.00</p>	

Amounts are GST inclusive

Visionary Wealth Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Dene Kilpatrick is a Director of Visionary Wealth Pty Ltd and will receive a salary/benefit from this company.

Agreement terms

- Services and associated fees will commence as of 23/06/2022 and end as of 22/06/2023. Consent will also cease as of the end date specified here and on the cover page of this document. No further charges will apply until further consent is provided in writing. Notification that the agreement has ceased to have effect will be provided in writing within 10 business days.
- The service offer is valid for a period of 30 days from the date issued.
- This agreement supersedes all past agreements of similar nature between the parties.
- Either party may choose to terminate this agreement at any time by providing written notice.
- You may request to vary the agreement at any time in writing by contacting Dene Kilpatrick of Visionary Wealth Pty Ltd
- Where a request to withdraw or vary consent has been made, acknowledgment of this request will be provided in writing within 10 business days.
- If the agreement is terminated, you may access our advice at our mutual discretion, incurring our standard hourly fee. We will advise any charges prior to work being commenced.
- We may at any time assign or transfer its rights and obligations under this agreement to another authorised representative and to the extent necessary you consent to such assignment or transfer.
- Consent to continue with this arrangement is required annually and must be provided in writing.
- Our financial services can only be provided in Australia to parties physically located within Australia. Please inform us if you plan to take an extended holiday or move overseas, as this may limit our ability to provide you with your service entitlement.
- To provide financial services, we must adhere to strict Anti-Money Laundering and Counter Terrorism Financing legal protocols which include obtaining copies of your identification documents.
- Service can only be provided to Powers of Attorney, Guardianships or Executors of Estates when all requested identification and required legal verification of authority documentation has been provided.

Privacy

We are required by law to gather and hold certain information about you. We ensure your personal information and records are safe and secure and in accordance with The Privacy Amendment Act 2012 and our Privacy Policy. We keep your personal information in your client files or electronically. These files are accessible to authorised personnel only and are appropriately secured and subject to confidentiality requirements. For more information, please refer to our Privacy Policy.

Acknowledgment and acceptance

By signing the below, we agree that:

- This agreement is between
Graham and Catherine Finlayson and Catherine Finlayson and Graham Finlayson as Trustees of Bokhara Plains Super Fund
of Bokhara Plains, Brewarrina NSW 2839
&
Dene Kilpatrick, Authorised Representative No. 1240949
of Visionary Wealth Pty Ltd Corporate Authorised Representative No. 1252269
Address: 2/116 TUDOR STREET, HAMILTON NSW 2303
- We understand the service entitlements and the terms on which they will be provided as set out in this agreement.
- We understand that our consent is being sought for the services and charges outlined.
- We agree to pay Visionary Wealth Pty Ltd the service fee on the terms set out in this agreement.
- We understand the services and associated fees will commence as set out in this agreement.
- We understand that this agreement can be terminated at any time by either party at any time in writing.
- We understand that we may request to vary the agreement at any time in writing by contacting Dene Kilpatrick and Visionary Wealth Pty Ltd.
- Where a request to withdraw or vary consent has been made to Dene Kilpatrick and Visionary Wealth Pty Ltd, acknowledgment of this request will be provided in writing to Graham & Cathy Finlayson within 10 business days.
- We consent to the use of all information contained in our file held by Visionary Wealth Pty Ltd to assist in formulating recommendations and enhancing the information content of any written advice.
- We understand this agreement supersedes all past agreements of similar nature between the parties.
- Where necessary, we have had the opportunity to consult professional legal and/or tax advice before entering into this agreement.
- Going forward, for our service arrangement to continue, we understand that we must renew or accept this arrangement annually in writing.
- The services and associated fees will commence on 23/06/2022 and end on 22/06/2023. Notification that the agreement has ceased to have effect will be provided by Dene Kilpatrick and Visionary Wealth Pty Ltd in writing to Graham & Cathy Finlayson within 10 business days.
- We understand that our consent will also cease as of the end date specified in the agreement terms and cover page of this document. No further charges will apply until further consent is provided.

Signed: 
Graham J Finlayson (Jun 26, 2022 16:06 GMT+10)

Graham Finlayson

Date: ____ / ____ / ____

Signed: 
Cathy Finlayson (Jun 28, 2022 17:04 GMT+10)

Catherine Finlayson


Date: ____ / ____ / ____

Signed: 
Cathy Finlayson (Jun 28, 2022 17:04 GMT+10)

Catherine Finlayson

As Trustee of Bokhara Plains Super Fund

Date: ____ / ____ / ____

Signed: 
Graham J Finlayson (Jun 28, 2022 16:06 GMT+10)

Graham Finlayson

As Trustee of Bokhara Plains Super Fund

Date: ____ / ____ / ____

Accepted for and on behalf of Visionary Wealth Pty Ltd and Capstone Financial Planning Pty Ltd by:

Signed: 

Dene Kilpatrick

Date: 23 / 06 / 2022

