



# **Ongoing Service Agreement**

**Mr Graham & Mrs Cathy Finlayson**

**In your capacity as individuals and as ATF Bokhara  
Plains Super Fund**

**September, 2020**

**This Agreement is between**

**YOU**

**Mr Graham & Mrs Cathy Finlayson**

**In your capacity as individuals and as ATF Bokhara Plains Super Fund**

Bokhara Plains  
Brewarrina NSW 2839

**AND**

**Visionary Wealth Pty Ltd**

Corporate Authorised Representative Number 1252269

Level 4  
16a Bolton Street  
Newcastle NSW 2300

**REPRESENTING**

**The Australian Financial Services Licensee**

**Capstone Financial Planning PTY LTD**

ABN 24 093 733 969 AFSL 223135

Level 14, 461 Bourke Street  
Melbourne Vic 3000 Ph: 1300 306 900



# Our Annual Ongoing Service Program

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## Our Ongoing Relationship

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The advice we provide is tailored to suit your goals and circumstances. But things change. Our ongoing service can help adjust and adapt our advice and strategies to those changes, to ensure it remains relevant.

Legislation, economic and market conditions also change. So, it is important to review our advice and strategies to take advantage of any opportunities and minimise any negative impact.

The following details the services we will provide you on an ongoing basis.

## Our Recommended Service

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We recommend that you join our **Annual Ongoing Service Program** to ensure that you continue to meet your financial goals through regular reviews.

Package Entitlement	Frequency
<b>Annual Review Meeting</b> to discuss your circumstances, goals and objectives, financial strategy, cash flow and investment performance	Annual
<b>Record of Advice</b> - outlining our discussions and recommendations	Annual
<b>Assets and Liabilities Review</b>	Annual
<b>Annual Portfolio Reporting including:</b> Valuation, Asset Allocation and Performance	Annual
<b>Portfolio Management and Administration</b>	As Required
<b>Access to your adviser and support staff during office hours</b>	As Required
<b>Digital Communications</b>	As Required

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## Review Meetings

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You are entitled to one review meeting annually, from the date of this signed agreement.

During the annual meeting we will review the following to ensure our advice and strategies are still relevant;

- your circumstances, including your goals
- assets & liabilities
- existing investments, super and insurances

During this meeting we will ascertain whether to continue with the current strategies, investments and other products or identify if any changes may be required. We will provide a Record of Advice (RoA) based on advice provided during your annual review meeting.

Should any review meeting identify significant changes are required to your strategy then a Statement of Advice (SoA) may be needed and you will be advised accordingly. The cost of any additional SoA's are not included in your annual service but will be discussed and agreed with you prior to any further advice being provided.

## **Portfolio Reporting**

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At your review meeting we will provide you with an overview of your portfolio/s with a report from inception and the previous 12 months, detailing changes in your position along with current valuation, asset allocation and investment performance.

## **Portfolio Management and Administration**

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We will manage your portfolio to ensure your investments remain appropriate to your strategies and risk profile. This includes the investment of surplus cash and/or ensuring adequate cash funds are available to meet expenses and withdrawals from your portfolio, where relevant.

Should your portfolio include Listed Equities we will provide assistance during the year in relation to any Corporate Actions that need addressing.

## **Client Services Support**

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We will be available via phone and/or email for any queries you may have throughout the year.

## **Digital Communications**

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We may provide you with digital information where we see some benefit of it to you.

Newsletters	Articles of interest
Investor Updates	Notifications & Market Updates

## **Other Professional Advisers**

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As required, we will liaise with other professional advisers, such as solicitors, accountants etc to ensure the best overall situation for your needs is achieved. This will ensure the advice we provide is tailored for your specific situation. Please note any charges relating to third party services are not included as part of this ongoing service agreement. Any third-party expenses will be incurred by you (where appropriate and when agreed).



# What and How are We Remunerated

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## Fees

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### Ongoing Remuneration:

The ongoing service fee for the **Annual Ongoing Service** is \$2,860.00 monthly including GST.

Ongoing Adviser Service Fee (monthly)	\$235.00	Payable by you from to Visionary Wealth Pty Ltd.
Total Ongoing Remuneration (p.a)	\$2,820.00	

All remuneration is payable to Capstone Financial Planning in the first instance. 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.

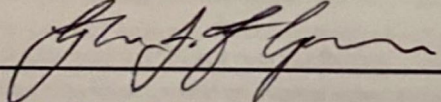




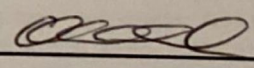
## Acknowledgement and Acceptance

By signing the below, we agree that:

- We understand the service level we will receive and request the above client ongoing service to be implemented by Visionary Wealth Pty Ltd.
- We agree to pay Visionary Wealth Pty Ltd the ongoing service fee on the terms set out in this agreement.
- We understand the ongoing service fee will commence as at the date of this Agreement.
- We understand that, if we wish to cease the above agreement, Visionary Wealth Pty Ltd must be informed in writing as soon as possible. We understand that there still may be a liability for outstanding fees for ongoing service.
- We understand that in the event that we cease to pay for the ongoing service, Visionary Wealth Pty Ltd and Capstone Financial Planning Pty Ltd will be relieved of any responsibility for the ongoing review of the portfolio from the date of notification.
- We understand that Visionary Wealth Pty Ltd may cease the above agreement by giving written notice to us.
- 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.

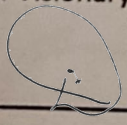
Signed:   
Graham Finlayson

Date: 30 / 8 / 2020

Signed:   
Cathy Finlayson

Date: 30 / 8 / 2020

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

Signed:   
Dene Kilpatrick

Date: 3 / 8 / 2020

  
VISIONARY  
WEALTH