

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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Preston Enterprise (WA) Pty Ltd (ABN 84 021 202 454), trading as Vision Financial Strategies and Southern Financial Strategies, is an authorized representative and credit representative of Charter Financial Planning Limited, Australian Financial Services Licensee and Australian Credit Licensee.

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 filling out of forms
- We assist with insurance underwriting requirements to make the process as smooth as possible
- We monitor all aspects of strategy implementation through to 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

Fee Structure

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

1. Strategy Preparation (The Advice)
2. Strategy Implementation (The Set-up)
3. Ongoing Review & Update (Client Care Packages) (The Maintenance)

INITIAL DISCUSSION – At our cost (up to 2 hours)

1. STRATEGY PREPARATION (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!

Type of Strategy Required	Insurance Only Plan (Life, TPD, trauma & IP)	Superannuation Consolidation Plan (consolidating two or more superannuation investment funds)	Wealth Accumulator Plan (Wealth creation, gearing, investment Planning)	Retirement Plan (Pre & post superannuation / retirement strategies & advice)	'Magic Wand' Plan (Full financial analysis & strategic advice)	Strategic & Technical Plan (inc. SMSF, Co's & trusts - specialist strategies)	Advice at Hourly Rate
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal/ASIC	Mini-plan	Specific Advice SOA	Specific Advice SOA	Full SOA	Full SOA	Full SOA	
Strategy * Preparation Fee (capped at)	\$715.00 (2.5 hrs)	\$700 plus \$150 for each superannuation fund consolidated	\$2,288.00 (8 hrs)	\$3,432.00 (12 hrs)	\$4,290.00 (15 hrs)	\$5,720.00 (20 hrs)	\$300 p/hr (plus GST \$30)
	<input type="checkbox"/> All strategies have a minimum plan preparation fee of \$550 (1.9 hours)						
TOTAL	\$1,265	Dependent upon number of funds consolidated	\$2,838	\$3,982	\$4,840	\$6,270	

All Strategy Preparation Fees include GST

Plan fees must be paid in full on completion of Strategy preparation either by cheque, credit card, debited from funds invested (if requested) or combination. An initial deposit may be requested.

*More complex plans may require Specialist Strategies, Additional Services or Extra Research/Planning hours. These may incur an extra fee.

Full Details advised prior to commencement.

Fee Structure

2. STRATEGY IMPLEMENTATION FEE OPTIONS

Implementing your recommended strategy takes time, paperwork, 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 paperwork prepared	✓
Liaise with:	
Superannuation / Rollovers	✓
Insurance Underwriters	✓
Doctor's Surgeries	✓
Employers / Payroll	✓
Accountant / Legal	✓
Covers any stamp duty or brokerage	✓
Rolling / redeeming / purchasing superannuation investments	✓
Bringing British Pension Funds to Australia	✓
Arranging for the sale or purchase of investments	✓
Other compliance and administrative matters required to implement your financial plan	✓
All aspects of Administration monitored through to completion	✓

Implementation Fee

Implementation fee will vary between \$550 (including GST) and \$3,300 (including GST) depending on the complexity of the implementation.

Your Adviser will inform you prior to proceeding of the exact cost of implementation.

Insurance

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 your 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 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"), we will invoice you directly for the administration time spent (capped at 6 hours) without the need for a separate fee agreement.

Fee Structure

3. ONGOING REVIEW & UPDATE (CLIENT CARE PACKAGE OPTIONS)

Vision Value Proposition!	Snapshot (Opt Out)	Starter Package	Financial Core Package	Care & Maintenance Package	Strategic & Technical Package
Financial strategy review & financial check-up	On Request	Offered annually	Annually	Annually	Annually
Regular newsletters & pertinent correspondence		Annually	Annually	Regularly	Regularly
Innovative strategies implemented and maintained		√	√	√	√
Risk analysis updated as and when required (minimum annually)		√	√	√	√
Priority assistance with all claims	√	√	√	√	√
Referral to other professionals as required (legal, accounting, taxation etc)		√	√	√	√
No charge for 'ad-hoc' phone calls or discussion (not advice)			√	√	√
Our continual professional development, education, training, experience, expertise, infrastructure... (for you)	√	√	√	√	√
Leadership, guidance, direction, focus, course correcting, confidence & 'peace of mind'... (for you)			√	√	√
Analysis of personal cash flow at review (budget)				√	√
Maintenance of investment portfolio (including re-weight & re-balance to desired benchmark!)				Yearly	Half Yearly
Direct access to junior financial planner			√		
Direct access to senior financial planner				√	√
Liaising with other professional advisers inc. Acct, Lawyer etc on your behalf				√	√
Provide assistance with Government agencies & forms (Centrelink, DVA, ATO)					√
Research & investment valuation reports (on request)					√
Technical/Legislative updates (if pertinent) inc review					Annually
Additional services requested outside value proposition - Charged at hourly rate (including GST)	\$330	\$330	\$330	\$330	\$330

At Vision, all 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 Client Care Package that suits your needs. So if you do:

Client Care Package - Flat Fee (inc GST)	N/A	\$880 Flat Fee (3.1 hours)	\$1,573 Flat Fee (5.5 hours)	\$3,300 Flat Fee (11.5 hours)	\$5,500 Flat Fee (19.2 hours)
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Strategy Preparation, Implementation & Service Agreement

Should you request a review or other service outside of the scheduled services, our advisory fees are \$300 per hour plus GST and will be invoiced directly.

We are not qualified to render any legal or accounting advice or prepare any legal or accounting documents. You acknowledge that the onus is on you to refer to your professional advisers any matter requiring legal, accounting or taxation advice, which is outside the services we have agreed to provide to you.

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 FP).

All cheques to be made payable to: Charter Financial Planning

Nothing in this agreement is intended to exclude, restrict or otherwise affect Charter FP or our liability to you under the Corporations Law for the advice or services provided to you in accordance with this document.

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

For remote clients, you also acknowledge and accept that all travel is to be shared by both yourself and us in a fair and reasonable manner!

1. STRATEGY PREPARATION

(NOTE: Min fee of \$550 already included in amounts below)

- Option 1 (Insurance Only Plan): \$1,265
- Option 2 (Super Consolidation Plan): _____
- Option 3 (Wealth Accumulator Plan): \$2,838
- Option 4 (Retirement Plan): \$3,982
- Option 5 (Magic Wand Plan): \$4,840
- Option 6 (Strategic & Technical Plan): \$6,270
- Hourly Rate: \$330 p/hr

All Strategy Preparation Fees include GST. Plan fees must be paid in full on completion of Strategy preparation either by cheque, credit card, debited from funds invested (if requested) or combination. An initial deposit may be requested. *More complex plans may require Specialist Strategies, Additional Services or Extra Research/Planning hours. These may incur an extra fee. Full Details advised prior to commencement.

Method of Payment: 100% Cheque, Credit Card or Direct Debit 100% Funds Invested
 Combination _____

2. STRATEGY IMPLEMENTATION

Flat Fee \$ _____

Where we receive payment directly from the insurance company, this covers our time and administration costs of setting up your policy following the completion of your paperwork. If you subsequently cease to pay premiums or cancel any policy(ies) arranged by us within the first 12 months and, as a consequence, we are obliged to refund the commission paid to us (claw back), we will invoice you directly for the administration time spent (capped at 6 hours) without the need for a separate fee agreement.

3. STRATEGY REVIEW & UPDATE / CLIENT CARE PACKAGE (CCP)

Method of Payment: 100% Direct Debit 100% Funds Invested
 Combination _____

Starter Package:

This is the minimum service level for 'low touch' clients.

\$880 pa Service Fee

Financial Care Package:

This option provides a more detailed review and service with the Vision team.

\$1,573 pa Service Fee

Care & Maintenance Package:

This comprehensive service level will provide an in-depth review, regular updates, increased service levels and a one on one meeting with the Vision team each year.

\$3,300 pa Service Fee

Strategic & Technical Package:

This is the premium level of service provided to our Strategic & Technical and high end clients including two one on one meetings and direct access with the Vision team each year.

\$5,500 pa Service Fee

CCP review must be offered by law at least annually. CCP review fees are indexed at 3.0% per annum.

At Call / Opt Out Service (Hourly Rate):

This level of service is for those who do not wish to be on the review program.

Any service carried out will be charged at \$330 per hour (including GST). An authority to proceed form will be issued for each service undertaken.

\$330 per hour

I acknowledge that Vision has provided me with an FSG (version _____) and have explained the information contained in that document.

I/We hereby authorise Vision Financial Strategies to retain my/our Tax File Number (TFN) on file for the purpose of implementing my/our financial planning needs.

TFN: _____ - _____ - _____ () TFN: _____ - _____ - _____ ()

If you agree with the above terms, please sign the attached copy of this letter and return it to us either by fax or mail.

No work shall commence until you have agreed in writing to our professional fees.

Kind regards,

Financial Planner & Authorised Representative
Charter Financial Planning
Australian Financial Services Licensee

I have requested Vision Financial Strategies to provide me with investment and financial planning advice and agree that you will provide me with that advice on the terms of this letter. I agree to pay the fees due to Charter Financial Planning in accordance with the fee schedule.

_____ Date: _____

_____ Date: _____

Print Name

Signature