

Dated: 1 July 2021

In this agreement we set out the terms on which SWA Financial Planning has been engaged by you to provide ongoing financial planning services.

Our Ongoing Financial Planning Advice Services

The ongoing monitoring and review of your financial plan is a vital part of attaining your financial goals.

The services we provide to you will be tailored to your specific needs and objectives and may include the following:

- Provision of ongoing financial planning advice including an Annual Review and other Statements of Advice (SoA) or Records of Advice (RoA) as required;
- Monitoring and advice in relation to any legislative, economic or investment market developments that may impact on your situation;
- Monitoring and advice in relation to investments you hold on our Approved Product List;
- General advice in relation to Corporate Actions;
- Meetings with your financial planner and/or supporting staff in order to discuss changes to your circumstances, your Annual Review, and for assistance in the implementation of advice as required;
- Telephone or email assistance and support on any advice related issue;
- Invitations to relevant client updates and seminars.

Period of Agreement & Ongoing Financial Planning Advice Fees

By accepting our Ongoing Financial Planning Service Agreement, you agree to the terms and conditions enclosed herein.

The Period of Agreement commences from the day you provide acceptance, and your ongoing services and fee arrangement shall continue for a minimum of 12 months.

The agreement may be terminated at any time by either party providing 30 days' notice.

Following the anniversary of the first 12 months of ongoing service, your fees will be reviewed and you will be invited to renew your service agreement for the subsequent 12 months.

In subsequent years, your ongoing fee will be disclosed via an annual Fee Disclosure Statement.

Ongoing Financial Planning fees can be paid monthly via direct debit from your financial institution or as a deduction from one of your investments, or quarterly, six monthly or annually via BPay, Credit Card, Cash or Cheque.

SWA Financial Planning requests that invoices be paid promptly. Non-payment of fees after 30 days will result in your financial planning services as provided under the terms of this agreement being ceased. You will be provided with 30 days' notice of termination of services in writing.

Ceasing our Ongoing Financial Planning Service Agreement

If you cease our Ongoing Financial Planning Services, your file and records will be archived for at least 7 years. You will receive a pro-rata refund for any fees paid in advance for financial planning services up until the date of termination.

After you cease our Ongoing Financial Planning Services, we cannot accept responsibility should any losses be incurred in future as a result of past advice provided or investments recommended.

Your Obligations to SWA Financial Planning

To notify us promptly:

- If you change your address;
- Of any significant changes to your health or family relationships;
- Of any significant changes to your financial goals and objectives;
- Of any significant changes to your assets, liabilities, or income; and
- Of any concerns you may have in relation to any advice you are given.

Although we will prompt you to update us with changes to your circumstances at the appropriate time, you bear the prime responsibility for advising us of any changes to your position.

What happens if you do not provide us with full and accurate information?

If you do not provide us with full and accurate information on a regular basis as required in order to satisfy our statutory obligations we retain the right to refuse to provide advice to you and terminate our ongoing financial planning services.

What is Beyond Our Control

We cannot control the share market, Government regulation, the economy, the laws on tax and social security or any of the myriad of possible changes to your personal life that could affect the appropriateness or outcomes of your financial plan.

Under this agreement, we will not be liable for:

- Any advice provided to you if you do not provide or update us with all necessary information about your circumstances and objectives.
- Any decrease in the value of your investments over any time period;
- Any amount exceeding the fees we have received for providing our services to you.

Enquiries

We welcome you to contact us at any time with your financial enquiries regardless of complexity.

If one of our Client Service Officers cannot assist you with your initial enquiry, one of our Financial Planners will return your call or email as soon as practicable. As our Financial Planners are often with clients throughout the day, if an urgent response is required, please ensure you notify the Client Service Officer who takes your call.

You are also welcome to visit our office, our staff are in attendance from 9.00am to 5.30pm Monday to Friday.

If you are not completely satisfied at any time

Looking after our clients' finances is a responsibility we take seriously. We understand that you may experience concerns about your investments or other issues from time to time.

If, at any time, you feel uncertain we encourage you to contact our office and discuss your concerns.

Please refer to the Financial Services and Credit Guide should you require procedures on how to make a formal complaint.