SWA FINANCIAL PLANNING

Financial Planning Service Agreement

Date of issue: 1 April 2024

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

Financial Planning Advice Services

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

- Provision of Statements of Advice (SoAs) or Records of Advice (RoAs) as required;
- Access to meetings with your Financial Planner and other staff representatives as required, to discuss changes to your circumstances, advice, implementation of advice, or any other relevant financial assistance;
- Email or telephone assistance and support on any advice related issues; and
- Invitations to relevant 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 initial Period of Agreement commences from the first day of the month subsequent to you providing acceptance, and your ongoing services and fee arrangement shall continue for a minimum of 12 months.

Following the anniversary of the first 12 months of your financial planning service agreement, your fees will be reviewed and you will be invited to renew your service agreement for the subsequent 12 months via a Renewal and Fee Disclosure Statement.

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

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

Ceasing our Ongoing Financial Planning Service Agreement

Your financial planning service agreement may be terminated at any time by either party providing 30 days' notice.

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 various times, you bear the prime responsibility for advising us of any changes to your position.

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

What is Beyond Our Control

We cannot control the share market, Government regulation, the economy, 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; or
- Any amount exceeding the fees we have received for providing our services to you.

Enquiries

Looking after our clients' finances is a responsibility we take seriously. 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, where SWA staff are in attendance from 9.00am to 5.30pm Monday to Friday.