

Guide to Our Services

Introduction

Our services have been designed to cater for your ongoing relationship with WealthPartners from establishment of your financial plan through to realisation of your goals.

As there is a significant amount of research and resources required in the initial/establishment phase with all clients, we provide a range of services in the first 12 months. Once your financial plan is established and implemented the terms of the Ongoing Service Agreement will apply.

Establishment Phase Service Agreement

Following initial acceptance of the advice and agreement, you will receive the following services during the initial 12 month period, until your first annual review:

Electronic Data Management & Secure Document Store

- Including establishment of electronic records of all policy details and any other certified copies of financial documents you wish us to store on your behalf
- Creation of a detailed record of advice we have provided and your intentions regarding implementation

Cash Flow

- Assistance with monitoring savings or debt repayments to ensure cash flow advice is achievable. If not we will revise with you
- If you are just starting out as an investor, we can assist the process by creating a separate cash holding account until minimum investment levels are met and supervise the transfer to your investment account

Superannuation

- Liaise with your employer fund and HR/Payroll to inform them of any changes
- Transfer any existing funds into the desired superannuation account
- Act as your representative to existing funds to ensure that money is transferred as requested, while protecting existing insurance entitlements where necessary
- Ensure implementation of recommended investment strategy within fund
- Liaise with your employer to implement any Salary Sacrifice agreement
- Assistance to help you make any personal contributions quickly and easily

Estate Planning

- Liaise with your estate planning solicitor and if required, attend any necessary meetings
- Assistance with arranging a family meeting to review estate planning requirements which will ensure the beneficiaries are appropriately informed in advance

Mortgages/Debts

- Professional comparison of your mortgage or other debts against other products in the market to ensure you are getting the best possible loan for your circumstances

Investment & Gearing

- We can assist with advice regarding gearing and the prepayment of interest, fixed vs. variable rates and choosing between loan providers
- Liaise with your investment provider to ensure correct placement of funds
- Help you satisfy any requirement for security against the loan

Taxation Issues

- Liaise with your accountant regarding your tax return including providing necessary investment information to your accountant for taxation purposes
- Provide documents regarding any taxable income from investments under advice or deductible costs resulting from your financial plan

Ongoing Servicing Agreement

Beyond the first twelve months, it is intended that your financial plan will be thoroughly established and any initial issues will be ironed out. Following is a list of the ongoing services which will be available to you as part of the ongoing service agreement:

Online Information Tools

- Comprehensive information is available at any time on your Cash Management, Superannuation and/or Managed Funds

Accessibility to our professional administration team to assist with:

- Making payments or transfers to or from any financial asset
- Assistance with paperwork, access to information or other product related activity
- Help resolving any irregularities that may occur

Ongoing services provided by your Adviser, including:

- Discussion of the performance of your portfolio and any changes that you may be or should be considering e.g. changing fund managers and asset allocation
- Discuss the potential impact of any changes in lifestyle or circumstances and the impact this may have on your plan e.g. appropriateness of insurance, ability to save
- Answering any questions you may have resulting from communications from your investments or insurance providers
- Liaise with your solicitor or accountant regarding your financial matters where appropriate and required

Meetings with your adviser to review your progress will include:

- An annual strategic review meeting
- Portfolio review report on attendance
- Discussion of your progress towards your goals
- Monitor access to government benefits
- Where advice on adjustment to your strategy is required, this will be followed up with a written record of this advice

At Call Services

In addition to the above regular services, as a valued client of the practice you will also have access to our professional staff to provide additional services if and when they are required. Note that some At Call Services may result in additional charges and may include:

- Establish plan for elderly parents
- Assist with retirement home/elderly accommodation decisions
- Liaise with your employer regarding packaging and company bonuses
- Advice on 'Gifting' to children and grandchildren or other family members or friends
- Advice on insuring any new assets
- Meet with children regarding the importance of establishment of a simple plan for their finances

In the event of a death in the family, we provide the following support:

- Notifying the relevant insurance company
- Assisting with claims
- Contacting your executor or lawyer
- Assisting with execution of the financial directions in the will
- Transferring any jointly held assets to single name
- Working with your executors and guardians on behalf of children/beneficiaries
- Provide advice on inheritance including direction to trustees

In the event of disability or serious injury, we provide the following support:

- Organising post-disability meeting
- Notifying insurance companies
- Notifying any organisation regarding your commitments e.g. Mortgage
- Assisting with your claims management
- Liaise with your accountant regarding any taxation implications
- Calculate any claims offset due to victims/workers compensation