rise financial

financial service agreement

You would like to retain the services of Rise Financial Pty Ltd for the provision of a **Financial Service** for an agreed fee as advised below:

- Costs advised may increase where Rise Financial Pty Ltd deems a situation more complicated or carries greater advice risk.

☐ Step 1 - Financial Check Up — Cost $ 550 (inc. GST)

- This is our introductory level service which provides you with a projection of your position at retirement. It will also introduce ideas and strategies which may improve your position.
- This is a general advice service which means we leave it to you to assess which strategies are best suited to your circumstances. It is provided through a consultation which typically lasts about an hour
- No written report is provided and this service does not contain any specific recommendation for you.
- You agree that you will not act on any information provided without first seeking specific and written advice and you acknowledge that no financial strategy or financial product has been, or will be, recommended at this step.

Client Name: _________________________________ Signature: ________________________________ Date: _______________________

Client Name: _________________________________ Signature: ________________________________ Date: _______________________

☐ Step 2 - Statement Of Advice — Cost $ 3,300 (inc. GST)

- This is our personal advice service. We will listen to you to understand your objectives and circumstances. We will collect all relevant information and ask questions to make sure we provide advice that is in your best interests.
- Our advice will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.
- The SoA is the financial plan for the client and will explain the basis of our advice, the main risks associated with the advice, the cost to you of implementing the advice and the benefits we receive.
- We will also provide you with Product Disclosure Statements where we recommend a financial product other than securities. These contain information to help you understand any financial product we recommend.
- At all times you are able to contact us and ask questions about our advice and the products we recommend.

☐ Step 3 - Wealth Management Service — Annual Cost $ 4,400 (inc. GST)

- When joining this ongoing financial advice service, any recommended financial products will be implemented for no additional cost, including managed investment funds, superannuation funds, account based pension funds or margin loans.
- This service will keep your financial plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.
- We will meet with you at least once a year. Our advice will typically be documented in a Statement of Advice (SoA).
- This is an **annual engagement** basis which means each year we will invite you to re-engage our services for a further 12 months. You also have the ability to opt-out of receiving our services at any time.

Please be aware of the following before joining our Wealth Management Service:

- Fees may change in the future, but any fee change will be advised at an annual review and apply from that date.
- Should you cease our ongoing advice service, Rise Financial Pty Ltd nor your adviser will receive any form of ongoing payment to provide any ongoing service, and as such will be removed as the financial adviser on any investments, policies or loans.
- The investments Rise Financial Pty Ltd recommend have "restricted adviser access". This means that should you cease our ongoing advice service that you will be able to retain your existing funds in these 'restricted' investments, however you will not be able to add additional funds to these 'restricted' investments.

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