Terms of Engagement

These are the Terms of Engagement ("Terms") between:

and

Jonathan Ritchie and Sally Curtis

of **360 Financial Vision Pty Ltd**

This agreement is constituted by these terms, our Financial Services Guide (FSG) plus any later document that we both acknowledge in writing as being or becoming part of or varying the agreement. These terms confirm our understanding of the nature and the limitations of the services we will provide.

Purpose of the engagement

We agree to provide you with PERSONAL ADVICE to: *(Adviser to select those applicable)*

General

- ☐ Help you meet your financial needs and lifestyle goals.
- ☐ Help you confirm and/or maximise your entitlement to receive social security payments.
- ☐ Invest a lump sum into an appropriate portfolio of managed funds and/or shares.
- ☐ Maximise your wealth through a disciplined program of savings and wealth creation.
- ☐ Minimise your income tax liability.
- ☐ Help you meet your income requirements in retirement.
- ☐ Review your situation according to the TFC agreement completed ____

Superannuation

- ☐ Help you determine the most suitable structure for your superannuation entitlement.
- ☐ Consolidate your superannuation.
- ☐ Invest your superannuation monies into an appropriate diversified portfolio of managed funds and/or shares.
- ☐ Help you maximise your superannuation contributions prior to retirement.
- ☐ To structure your superannuation entitlement in retirement.

Wealth Protection

- ☐ Determine the appropriate level wealth protection cover required.
- ☐ Select appropriate wealth protection products to meet your needs.

Other

____

____

We agree to provide you with GENERAL ADVICE to: *(Adviser to select those applicable)*

General

- ☐ Invest in a diversified portfolio of managed funds and/or shares.

Superannuation

- ☐ Consolidate your superannuation.
- ☐ Invest your superannuation monies into a portfolio of managed funds and/or shares.

Wealth Protection

- ☐ Select appropriate wealth protection products.

Other

____

____

We agree to provide you with NON-ADVISORY services to: *(Adviser to select those applicable)*

General

- ☐ Execute transactions to buy/sell direct shares and/or managed funds

Other

____

____

Service deliverables

1. Our services will be provided for the purposes noted above. We disclaim responsibility for any reliance on our advice for a purpose other than that for which it was prepared and in respect of any investment or financial strategy that you have not requested us to consider or advise on.

2. We must also advise you that any advice provided is an expression of opinion only and not an assertion of fact.

3. To allow us to provide appropriate PERSONAL ADVICE, you:
   - Agree to advise us of your relevant personal circumstances, life goals, financial situation, goals, objectives and needs.
   - Understand that whilst we will make reasonable enquiries as to your personal circumstances, the responsibility for the accuracy and completeness of the particulars and information gathered rests with you.
   - Understand that once you have provided all the necessary information we will analyse and evaluate that information and develop and present our recommendations in a Statement of Advice (SoA) or Record of Advice (RoA), whichever is appropriate.
   - Will meet with us to discuss our recommendations and to instruct us to implement the agreed strategies.

4. Subsequent to implementing PERSONAL ADVICE, we may review your investment portfolio periodically to ensure the continuing appropriateness of your financial strategies and investments. The cost and terms of our review services will be established by mutual agreement.

Relative responsibilities

This engagement will be conducted in accordance with the relevant standards and ethical requirements of Count Financial Limited and The Financial Planning Association of Australia. Information acquired by us in the course of the engagement is subject to strict confidentiality requirements in addition to our obligations under the Privacy Act 1988. Our files may, however be subject to review as part of the quality control review program of The Financial Planning Association of Australia. We advise that by signing this engagement you acknowledge that, if requested, our files relating to this engagement may be made available for this purpose.

Professional fees

1. Our Financial Services Guide provides general information about our professional fees and how they will be disclosed to you.

2. For PERSONAL ADVICE, your Statement of Advice will provide information to you concerning the remuneration and benefits payable specifically for the services received by you.

3. For GENERAL ADVICE and NON-ADVISORY services you may request particulars of the remuneration payable before any financial services are provided.

Client acknowledgement

You acknowledge and agree that you: *(please select where applicable)*

- ☐ Have received and understood the contents of both our Financial Services Guide, version No 8.3 dated September 2007.
- ☐ Understand the nature of our relationship with and the services provided by Count Financial Limited.
- ☐ Understand the fees and commissions that may apply to the services agreed to within these terms.
- ☐ Have read and understood the Safe Money Management Practices guidelines.
- ☐ Consent to receiving Product Disclosure Statements (PDS) electronically.

  Email Address:

- ☐ Authorise us to proceed in the preparation of a Statement of Advice (SoA).

Confirmation of terms

Please sign below to indicate that these terms are in accordance with your understanding of the arrangements.

Client signature(s):

Date:

Adviser's signature:

Date: