



Investment & Planning Professionals Pty Ltd

ABN: 75 120 296 479

Investment & Planning Professionals Pty Ltd is a Corporate Authorised Representative (No: 311678) of AFS

Tony Nicol Authorised Rep No: 238637 John Cook Authorised Rep No: 238587



Insert Date

Insert Name and Address

Insert Salutation

Thank you for choosing Investment & Planning Professionals Pty Ltd (IPP). We will work on your behalf to maintain the confidence you have in us.

We are committed to ensuring that you gain the benefit of this business' professional financial services. For this to be achieved, We need to help you to understand how and where we need to work together. We have an obligation to provide you with financial services which are appropriate to your personal requirements and circumstances. We will ask many questions about you and your family as well as your personal goals and objectives. If we miss anything you feel relevant then you need to tell us, no matter what it may be, this is the foundation of our financial services to you.

Our advice and services are reliant upon and limited by what you tell us. So if you are in doubt say something.

In order to ensure that our relationship proceeds smoothly and you receive value from your investment in financial advice, it is important for you to understand that;

- Our primary obligation is to you. We will act in your interests at all times.
- Because our services rely upon what you tell us, you have a continuing obligation to provide us with complete and up to date information about your personal and financial circumstances, needs and objectives, especially any changes. If your circumstances change, your financial plan and the strategies we agreed upon may no longer be appropriate.
- Any shortfall of information about you to us will result advice that is not appropriate to your needs and objectives, however, it is your choice to provide what level of information that you are comfortable with.

"Guarantee Your Lifestyle"

Dubbo: 16 Quinn Street (P O Box 1383) Dubbo NSW 2830 **Newcastle:** PO Box 2237 Dangar NSW 2309

Dubbo: Telephone: 02 6884 4033 **Newcastle:** 02 4926 3982 Facsimile: 02 6884 4014 Email: admin@ippgroup.com.au

Australian Financial Services Limited Licencee 297239

ABN: 50 116 900 362

P O Box 630 Collins Street Post Office Melbourne VIC 8007 Ph: (03) 8320 1500 Fax: (03) 8320 1599

- We are prepared to provide you with advice in relation to your existing investments, however, We cannot be held liable for advice provided by your previous Adviser.
- Our advice going forward may recommend retaining some or all of your existing investments. This should not be construed as an endorsement of previous advice but merely recognition that due to cost or other considerations, it may not be in your interests to redeem those investments at this time.
- In order to mitigate the impact of previous advice we may make recommendations in your interests that we may not have made in other circumstances.
- Some information that is needed is historic, e.g. before recommending any contribution (from salary, income tax, deductible or otherwise) into superannuation we need to know all contributions for each of the current and past two financial years.
- Our financial services and your financial plan is prepared at a point in time and is time bound. We will prepare your Statement of Advice (SOA) and try to take into account your likely circumstances and potential events over an agreed period of time, normally not less than 5 years. If you are reviewing our services at any time you need to take into account the agreed period of time.
- Risk is a very real concept which you need to be personally comfortable with, it is not just something that you must accept to derive higher financial returns from your investment strategies. I will raise the concepts of risk with you but you must also tell me about your perceptions of risk to ensure you know exactly how much and what type of risk you are comfortable with. This will be assessed through completion of a FinaMetrica Risk Assessment.
- If at any time you feel that your perception of risk has changed or that you are no longer comfortable with the amount of risk you have, you must contact me immediately to discuss realigning your financial plan.
- The Statement of Advice and other recommendation documents are for you to read and we expect you will do this and that you will raise any questions or thoughts and will ask for help if there is any part that requires an explanation.
- You will approach us with any concerns or questions you may have.
- We will offer to provide you with ongoing advice and services and the nature, frequency and cost of those services will be contained in the Statement of Advice or agreed with you separately. We have an obligation to provide those services as agreed and you too have an obligation to participate actively in that process.
- The nature of those ongoing services is largely dependent on the primary purpose of our engagement and if and whether your circumstances may change and if you tell us.
- On or around the anniversary of this engagement, we will send you a reminder of these obligations, this will affirm our continuing mutual agreement, though we may ask you to acknowledge or agree to this; and

- At any time, and for any reason, either of us can terminate our relationship, including any ongoing advice arrangements by written notice to this effect. The mechanics of the ending of our agreement may and often does, take time.

All information collected is held by us in the strictest confidence and pursuant to the Privacy Act. Separate from this engagement you have been provided with the Australian Financial Services Limited's (AFS) Financial Services Guide (FSG) and IPP's Adviser Profile. This is an integral part of working together and we ask that you take the time to read it thoroughly. Within the Adviser Profile are the type of services we are able to provide as well as important information on our fees and charges and how you will be able to contact either us or AFS if you have any concerns or queries. If you would like to discuss the terms of our engagement, anything contained in the Financial Services Guide or any other concerns you might have, please contact us at any time.

Yours sincerely

Adviser
Investment & Planning Professionals Pty Ltd

Your Sign off:

I/We hereby acknowledge receipt of the attached letter and enclosed documents. **I/We** authorise Investment & Planning Professionals Pty Ltd (Corporate AR No. 311678) to proceed with the preparation of **my/our** financial plan and acknowledge that a plan fee of \$ 990.00 is payable by **me /us** upon presentation of **my/our** plan to **me/us**.

Signatures:

<insert clients name>

<insert clients name>

Dated: ____ / ____ / ____