

All our client engagements are subject to the following terms and conditions.

Professional Standards

The best financial advice provides you with knowledge, confidence, and results. It is professional trusted support.

We are committed to meeting the highest professional standards. We hold our own Australian Financial Services licence, and both of our financial advisers are registered with the Australian Securities & Investment Commission (ASIC). We comply with the Financial Planners and Advisers Code of Ethics 2019.

These standards require us to always act honestly and with integrity, provide financial advice which is in your best interests and to prioritise your interests ahead of ours.

Keep Wealth Partners Pty Ltd was established in 2017 by Simon Briggs, Brendan Fahy and Andrew Aylward. Simon and Brendan are both Certified Financial Planners and Andrew is the Chief Investment Officer. Simon and Brendan have been providing financial advice for 20 years.

We are an independent financial advice practice which is privately owned with no ownership or licensing ties to any product providers. We act for our clients and operate as a fee for service practice. Our income comes from the fees paid by our clients for our advice services. We do not retain personal risk insurance product commissions and they are rebated back to clients. We do not receive payments for the referrals that we provide to external businesses. This provides you with the confidence that we will always act in your best interest.

Annual Engagement

We are a boutique advice practice that works with about 60 private clients and their family groups. We prefer to have a close and lasting relationship with our clients.

We provide services on an annual engagement basis. This means we engage with our clients to provide services over 12-month periods. At the commencement of each period, we will document the services that we will provide to you over the coming year, the fees you will pay and any other remuneration we may receive from third parties.

It is always your choice whether you re-engage us at the end of each 12-month period. We will only commence a new annual engagement where you have notified us of your decision in writing.

Client Confidentiality

We recognise the importance of protecting the confidentiality of your personal information. We comply with the Australian Privacy Act at all times. We also require our service providers which hold your personal information to always comply with the Australian Privacy Act.

Our Privacy Policy sets out how we collect, hold, use, and disclose your personal information. It is available on our website, or you can request it from us at any time.

If you engage our services, you consent to us:

- Collecting and retaining your tax file number on our files so that we can assist you to complete account opening forms and other forms where your TFN may be required. You are always able to request that we no longer hold your TFN. For security purposes, we will also remove your TFN from our files if we no longer need to hold it.
- Providing your personal details to product providers such as investment platforms, fund managers, stockbroking firms and insurance providers.
- Sharing your information with external businesses that support us in providing services to you. This includes Plutosoft, a financial planning software we use.
- Storing your information on external servers and data storage facilities such as the use of Office365 (Microsoft).
- Storing your email address in a distribution software, Mailchimp.
- Disclosing your information where required by Australian law or regulations.

Both Microsoft and Plutosoft have advised that their external servers and data storage facilities are held in Australia. Mailchimp data is held in the US but only contains your first name, surname and email address. No other personal information is stored.

We are legally required to retain all documents and supporting working papers for seven years after we cease to provide services to you.

- We will share information on all matters with your spouse/partner.
- You have advised us that we may also share information with third parties as and when directed by you in writing.

Complaint Resolution

- We always endeavour to provide you with the best advice and service. If you are not satisfied with our services, then we encourage you to contact us. You can call us or put your complaint in writing to our office.
- If you are not satisfied with our response, then you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or via their website www.afca.org.au. This service is provided to you free of charge.
- We hold professional indemnity insurance for the financial advice services that we provide.

Our Advice

- We do not guarantee the performance of any investment. You should understand that all investments apart from cash can lose significant value in a short period of time.
- Our advice will be based on the laws relating to tax and superannuation at the time of the advice. You should understand that laws can and do change often and consideration of these changes is a benefit of continuing to engage our services.

Working with Other Professionals

- You may require a lawyer to assist you with estate planning or an accountant to assist you with more complex tax planning.
- We will work with the other professionals that you have engaged, or we can refer you to professionals that we trust.
- We will always be clear about who is responsible for the advice to you. We will always seek your consent before sharing information with other professionals.

Your Instructions

- We will only act under your instruction. We will not act with discretion on any matter.
- You may instruct us over the phone, via email and in writing. In some cases, we may require you to put your instruction in an email or in writing.
- Where you have advised us in writing that we may act on instruction from either of you in relation to any jointly held account and for the services we provide to you, any instruction you provide to us will be binding on the other person.
- We will however require both of you to sign initial and annual engagement documents.

Your Responsibilities

- Our advice will be tailored to your financial situation. We rely on you to provide us with complete and accurate information. Please ensure you promptly inform us of any significant changes in your financial situation.
- We will provide you with disclosure documents which explain our advice and the financial products which we recommend. It is your responsibility to read and understand these documents. If you have any concerns or questions, you can always ask us.

Ceasing Your Engagement

- We provide services on an annual engagement basis. At the end of each service period, our engagement with you will automatically cease.
- You also have the option of ceasing your annual engagement with us at any time.

Assignment

- We may assign our agreement with you to a third party if we sell all or part of our practice. This will include transfer of all client files including your confidential information. In this situation, we would provide you with one month's notice, and you would always have the right to opt-out of the arrangement with the new provider.