



Vivid Financial Planning Pty Ltd

FINANCIAL SERVICES GUIDE

VERSION 2.1

Vivid Financial Planning Pty Ltd ABN 33 161 007 647 Holds an Australian Financial Services License (AFSL) no: 478937

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Honest Transparent Advice

Financial planning is the process of creating, implementing, and updating your personal financial road map, that is tailored to guide you from where you are now, to where you want to be in the future, while best managing the risks of life along the way.

At Vivid Financial Planning we provide financial planning advice to a wide range of clients from business owners to wage earners and young families as well as those nearing or already retired. With our Accounting practice working side by side with our Financial Planning practice we are able to assist clients with more complex financial needs and structures.

There is no charge or obligation for this initial appointment, and we will explain completely what it is we do, and how we are compensated.

How can we help?

If you think that visiting a financial planner is all about grey suits, boring investments, and other humdrum financial information, think again!

A personal financial planner (or at least a good one) will first look at your current lifestyle and the lifestyle you want in the future, and then apply that information to your specific planning process. After all, it is not just money that most of us want – it is the lifestyle that the money can give us.

The trouble is for the average person, most of the information freely available is complicated and confusing. It can be tricky to work out how much you need to save now and, in the future, in order to beat inflation and secure your financial future. It can be hard to work out how you can save money on your mortgage, or how to ensure that you will have enough funds available to pay for your children's education.

NOT INDEPENDENT

As Vivid Financial Planning Pty Ltd receives product commissions we are not independent and we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Our Services

Our clients enjoy professional guidance at a personal level so that informed decisions can be made in the areas of:

- Goal setting and strategy development
- Retirement Planning
- Superannuation
- Wealth Creation
- Risk Management – Life Insurance
- Investment advice using managed funds

OVERVIEW

The Australian Securities and Investments Commission (ASIC) regulate the provision of financial instruments and financial advice. They believe that for you to make an informed decision about advice that you may receive and products that may be recommended to you, you should know about who is providing the advice and products, their relationships with other institutions, and how they are remunerated.

People that offer advice might do so for only a certain set of products and services. This is entirely acceptable, but you should understand the limitations of the advice that you are provided with to ensure that you are making an informed decision about the suitability of advice and products offered to you.

ASIC regulates the provision of financial advice and related products through a hierarchy of entities.

The principal entity is the Licensee, who holds a license issued by ASIC to provide financial advice and sell financial products. This license may be held by a person or a company, and in this case, Vivid Financial Planning is the Licensee. It is their responsibility to ensure that all compliance issues required by ASIC are followed by those issuing advice and products on Vivid Financial Planning's behalf.

The secondary entities are called Corporate Authorised Representatives (CAR's), and these are organisations that are themselves provided with the right to issue advice and products overseen by Vivid Financial Planning.

There may be many Corporate Authorised Representatives of a Licensee, and they can act independently of each other, but they are all dependent upon the Licensee directly.

Authorised Representatives of Vivid that provide financial advice are called financial advisers.

We use this terminology interchangeably within this and other documents we may issue to you, such as Statements of Advice.

INTRODUCTION

This Financial Services Guide is an important document that we are required to give you as a condition of our Australian Financial Services License.

It is designed to provide you with information about Vivid, an understanding of what to expect from our services, what you can do if you have a complaint about our services, as well as the associated fees and charges.

This document should be read in conjunction with the Adviser Profile and our Privacy Policy to help you decide whether the financial services we provide are right for you.

PART 1 – FINANCIAL SERVICES GUIDE (FSG)

This guide contains important information about:

Financial services and products we offer.

- How we are paid for our services, including all forms of fees or other benefits that may be received by us and related parties in connection with the financial services provided
- Any interests, associations or relationships that could influence the advice we give you, and
- Our internal and external dispute resolution procedures and how you can access them

Part 2 of the Vivid Financial Planning Services Guide is an “Adviser Profile” which provides specific details about your adviser.

You may also receive the following documents when we provide financial services or products to you:

Statement of Advice (SOA)

A SOA is provided when you receive personal advice about a product or service. It will include the following important information:

- The advice given and the basis of the recommendations
- Information on fees and commissions that may be received for the advice
- Any associations, relationships or interests that could influence the advice we provide.

Product Disclosure Statement (PDS)

A PDS is provided when we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product. The PDS outlines the key features, significant benefits, risks, and fees associated with the product.

Service Agreements

Prior to any advice being given, we may ask you to enter into an agreement for the provision of this advice. An Ongoing Service Agreement is a formal contract that outlines the benefits, services and support offered by Vivid for ongoing service. It represents Vivid's commitment to providing our clients with high quality advice and a holistic approach to your financial wellbeing. Please speak with your adviser in this regard.

Who are we?

Vivid is a financial services business that provides tailored advice and product solutions to their clients.

Vivid has a number of Corporate and Individual Authorised Representatives who can action on our behalf and provide you with a range of financial services in respect of a range of financial products.

Who is my Financial Adviser?

Your financial adviser is an authorised representative of Vivid Financial Planning. Information about your financial adviser is available in the Adviser Profile that accompanies this FSG.

Vivid is responsible for the advice provided to you by your financial adviser. Your financial adviser will be acting on behalf of Vivid, but all our advisers have a duty of care to always act in the best interests of their clients, providing the most appropriate strategy and product available within their authorisation and education.

Why choose Vivid Financial Planning?

Vivid is a privately owned organisation. Being privately owned, Vivid is in a strong position to meet your needs.

Vivid's license authorises it to carry on a financial services business to:

- (a) provide financial product advice for the following classes of financial products:
 - (i) deposit and payment products limited to:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products;
 - (ii) debentures, stocks, or bonds issued or proposed to be issued by a government;
 - (iii) life products including:
 - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - (iv) interests in managed investment schemes including:
 - (A) investor directed portfolio services;
 - (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
 - (vi) superannuation

This advice may take any of the following forms:

General Advice only provides you with information on the features and benefits of a specific product. It does not take into consideration your personal circumstances, objectives or needs. You are responsible for considering the appropriateness of the information provided, given your personal state of affairs.

Limited Financial Advice contains our recommendations restricted to a single issue or strategy. We only take into consideration your personal circumstances, objectives and needs that relate specifically to that single issue or strategy. We do not take into consideration your other circumstances and you are responsible for managing any issues arising from them.

Personal Advice contains our recommendations on various issues and strategies. We take into consideration your personal circumstances, objectives and needs that we believe are relevant to providing our advice, or a reasonable person might expect the provider to have considered these matters.

We would provide you with a comprehensive Fact Find and Statement of Advice (SOA).

HOW ARE WE PAID FOR THE SERVICES WE PROVIDE?

Vivid offers a variety of payment options for the services we provide to you. Generally, the authorised representatives of Vivid will charge a fee for service which is agreed with you prior to proceeding with any financial advice.

In some cases, particularly with advice on life insurance, remuneration is paid by way of a commission to your financial adviser. The payment of commission will be made by the provider of that product. The actual cost will be outlined in full to you prior to any advice being delivered.

The amount of commission will vary depending on the product but will generally be in the range between 0% to 66% for insurances, dependent on the product provider.

Vivid may also receive ongoing commission on an annual basis for the duration of your insurance. This may range between 0% to 22% for insurance depending on the product provided.

Your Vivid financial adviser is entitled to receive remuneration in the form of fees, or brokerage payable as a result of the advice provided or the financial product or services provided to you. Your financial adviser will provide you with specific details of any of these benefits if they are applicable and relevant to the recommendation made to you when personal advice is provided, within a Statement of Advice.

All fees, commissions and brokerage related to the financial advice or product provided must be initially paid to the Licensee, Vivid Financial Planning, as required by Corporations law. Vivid will then make payments to its authorised representatives as a share of the fees, commissions, or brokerage.

Vivid is remunerated by way of a monthly fee paid by the authorised representative. It may also receive a share of any fees, commission, or brokerage payable to its authorised representatives.

WHAT OTHER BENEFITS DO VIVID AND MY FINANCIAL ADVISER RECEIVE FROM PRODUCT PROVIDERS?

Vivid and its authorised representatives may also receive from time-to-time additional benefits such as assistance with marketing activities such as educational seminars for clients or client newsletters, complimentary or subsidised attendance at industry conferences.

Vivid also holds regular professional development and training days for its authorised representatives. At these events, we may provide opportunities for product providers to deliver presentations as well as marketing and advertising opportunities.

Benefits greater than \$300 in value are recorded in a Register which meets the requirements of the Financial Planning Association Code of Practice on alternative forms of remuneration.

These other benefits will be disclosed to you in a Statement of Advice which your financial adviser is required to provide to you.

The Vivid Financial Planning Register is publicly available, and we can provide a copy to you at your request.

FURTHER DETAILS ON REMUNERATION AND BENEFITS IN RELATION TO FINANCIAL SERVICES

When your financial adviser provides personal advice on specific financial products, they will disclose certain details of remuneration (including commission) or other benefits that they receive, or that Vivid or another associated person receives as a result of that advice.

If the remuneration or benefits can be calculated at the time you receive personal advice, these amounts will be disclosed at that time or as soon as practicable thereafter. If the remuneration or benefits cannot be calculated at the time you receive personal advice, your adviser will disclose how these amounts will be calculated.

Does Vivid have any relationships or associations that may influence the advice I receive?

No, Vivid is a privately owned and operated company.

WILL THE ADVICE BE TAILORED TO MY PERSONAL NEEDS?

Every client is unique, and our philosophy of providing advice tailored to either a specific need of the client or more comprehensive needs of a client, means that we are committed to understanding your personal circumstances.

The advice we provide to you could be as simple as why you should establish a self-managed superannuation fund or the provision of a simple life insurance policy.

More comprehensive advice may be referred to specialist advisers in investment strategy, insurance, or other specialist areas such as estate planning.

In order for us to provide advice that is appropriate to your needs, you must provide us with information that is relevant to the advice we are providing.

If you choose not to provide all relevant information to us, we are required to outline the possible consequences of us not having your full information.

We will explain to you any significant risks of financial products and strategies which we recommend to you. If you feel that you need further clarification, please ask your financial adviser.

What information does Vivid keep about me?

We maintain a record of your personal profile which includes details of your investment objectives, financial situation, and needs. We also keep records of any recommendations made to you.

If you wish to examine your file, you should ask your Vivid adviser who will make arrangements for you to do so.

We have a strong commitment to protecting your personal details. For more information, please read our Privacy Policy which accompanies this Financial Services Guide.

PRIVACY DISCLOSURE STATEMENT

We are required pursuant to the Corporations Act 2001 ("Act") and certain regulations issued by the Australian Securities and Investments Commission to collect information about you for the purpose of providing you with the following services:

- Preparation of your financial plan
- The provision of advice services in superannuation, life insurance, investments, and other financial matters
- Making financial product recommendations
- Reviewing your superannuation, life insurance, investments, and other financial matters, as agreed with you.
- Any other activities as directed by you.

We will, from time to time, disclose information about you to authorised representatives/ representatives of Vivid and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your prior consent.

What compensation arrangement do we have for retail clients?

We have a Professional Indemnity (PI) Insurance policy underwritten by Lloyd's Underwriters that satisfies the requirements for compensation arrangements under s912B of the Act. The Insurance provides "run-off" cover for a certain period of time for Authorised Representatives who are no longer connected with us.

Contacting Vivid Financial Planning

You can contact Vivid by:

- Calling 03 9772 2998 from 9am to 5pm Monday to Friday
- Writing to us at:
 - Vivid Financial Planning Pty Ltd
 - 1/466 Cheltenham Road
 - Keysborough VIC 3173
- Sending us an e-mail to admin@vividfp.com.au

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

We pride ourselves on providing high quality service to our clients.

However, in the unlikely event that you have a complaint about the service provided to you, we will endeavour to resolve all complaints quickly and fairly.

Our policy is to acknowledge any complaint within 24 hours or as soon as practical after receiving it and investigate, properly consider and decide what action (if any) to take and to communicate our decision to you within 30 calendar days for standard complaints.

Please be aware that different timeframes apply for trustee, superannuation, and death benefit distribution complaints.

If you have a particular complaint regarding your financial product or investment, you can take the following steps:

- Contact your financial adviser to discuss the complaint.
- If the complaint is not satisfactorily resolved within 7 days, please contact the Complaints Manager at Vivid on (03) 9772 2998, or
- Put your complaint in writing and send it to 1/466 Cheltenham Road, Keysborough, VIC, 3173.

If you are not happy with our response or how the complaint has been handled (or if we have not responded within 30 days), you may contact the following external dispute resolution scheme:

Australian Financial Complaints Authority (AFCA)

GPO Box 3 Melbourne VIC 3001

Tel: 1800 931 678

Email: info@afca.org.au

www.afca.org.au

AFCA provides fair and independent financial services complaint resolution that is free to consumers. There are some time limits for lodging certain complaints including those related to a death benefit.

Please consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

PRIVACY POLICY AND OUR COMMITMENT

At Vivid we recognise that your privacy is important. Vivid includes all our financial advice, superannuation, insurance, broking, finance, accounting, technological, superannuation and fund management affiliates.

We are bound by and committed to supporting the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

COLLECTION

Our main purposes for collecting personal information are to facilitate financial planning, financial products or services, insurance policies or related services, and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

USE AND DISCLOSURE

We are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:

- Employment details and employment history
- Details of your financial needs and objectives
- Details of your investment preferences and aversion or tolerance to risk
- Details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, etc.

Information about your employment history, employment circumstances, family structure, commitments, and social security eligibility

- Any other relevant information including medical history and/or reports required for the purposes of risk insurance. As we operate throughout the world, some of these uses, and disclosures may occur outside Australia.

Vivid may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request.

Please allow two weeks for us to action your request

DATA QUALITY

Pursuant to the Corporations Act we are required to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. If you elect not to provide us with the personal information you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of advice given to you.

DATA SECURITY

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification, or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy legal requirements. We will destroy or de-identify your personal information when it is no longer required.

OPENNESS

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure. We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of Vivid. It is a condition of our agreement with each of our external contractors that they adhere to this privacy policy.

The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations.

Any such disclosure will be made in confidence, and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

ACCESS AND CORRECTION

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision-making process but may instead provide you with the result of the formulae or process or an explanation of that result.

Vivid reserves the right to charge a fee for searching for and providing access to your personal information.

In the event we refuse you access to your personal information; we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependent to a large degree on the information you provide, and you should advise us if there are any errors in your personal information.

IDENTIFIERS

In some circumstances we are required to collect government identifiers such as your Tax File Number. We will not use or disclose this information other than when required to do so by law or when consented to by you.

ANONIMITY

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.

SENSITIVE INFORMATION

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise, or defence of a legal claim.

PRIVACY COMPLAINTS

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Complaints Manager. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

Issue Date February 2024

This Adviser Profile should be read in conjunction with the latest Vivid Financial Planning Pty Ltd (Vivid) Financial Services Guide (FSG).

Distribution of this Adviser Profile by the Authorised Representative detailed below has been approved by Vivid, Australian Financial Services License Number 478937.

Part 2: OUR ADVISER ROSIE BOULTON

When “I”, “me”, “my” or “mine” are mentioned in the following, they refer to **Rosie Boulton** as an Authorised Representative of Vivid Financial Planning Pty Ltd, Representative Number 1277597.

My Contact Details

In person: Benchmark Corporate Centre, Suite 39/93 Wells Road Chelsea Heights VIC 3196

By post: PO Box 199 Chelsea VIC 3196

Telephone: 03 8526 8961

Email: admin@weplanfinancial.com.au

My Experience and Education

I have been the Director and Principal Financial Planner at We Plan Pty Ltd since its inception in 2019. We Plan helps seniors and their families plan for retirement and beyond. I hold a Graduate Certificate in Financial Planning from Griffith University and am an Accredited Aged Care Professional with Aged Care Steps.

My expertise is in Social Security & Aged Care rules & legislation, developed during my career with the Department of Human Services Centrelink during my thirteen-year career, assisting clients in areas such as the Financial Information Service, Age Pensions, Carer Payment, Disability Support Payment and of course, Residential Aged Care. Entry into residential aged care is my specialist area of advice.

My Licensed Authority to Act

As an Authorised Representative of Vivid, I am authorised to provide advice on the following areas:

- Provide Financial Product Advice
- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Superannuation

Note: Definitions of what is General Advice, Limited Financial Advice and Personal Advice are shown in Part 1 of this Financial Services Guide.

My Advice

I will provide you with advice in a tailored financial plan after gathering the required information on your financial circumstances and objectives. Until then, I may only offer general information on products and strategies I have at my disposal, which you should not take as personal advice suitable to your needs until I have provided a formal Statement of Advice to you.

Vivid Financial Planning Pty Ltd ABN 33 161 007 647 Holds an Australian Financial Services License (AFSL) no: 478937.

How do I charge for my services?

Unless otherwise advised, there is no fee payable for the first meeting with us. Please find our current fees and charges below should you choose to proceed with using our services.

Standard Price Lists (GST Included)

Description	Price
Aged Care and/or Social Security Services and Advice	Where you require Aged Care and/or Social Security/DVA Services and Advice, an hourly fee of between \$165 - \$330 will apply. Before we commence providing these services and/or advice we will agree with you the scope of the services and/or advice you require.
Advice preparation Statement of Advice (SOA) Fee	The SOA preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. The fee may range from \$0 - \$8,800.
Implementation of Initial Advice	An implementation fee may be charged up to \$3,300 depending on the complexity of your situation and the advice provided. This fee may be paid by invoice or deducted from your superannuation or investment account if authorised by you.
Ongoing Fee for Service (retainer/fee for advice)	The ongoing fee can range from \$0 - \$11,000 per annum and is renewed every year. This fee may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. Services include, but not limited to: <ul style="list-style-type: none">• Access to adviser and staff to answer queries• Annual review of all strategies and products• Product Review Service as circumstances change.
Ad-Hoc Advice	Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad-hoc basis, an hourly fee of \$330 will apply.