

ONGOING SERVICE AGREEMENT PACKAGES

Financial planning should not be viewed as a one-off event, but as an ongoing process. The one certainty of any financial plan is that circumstances will continue to change. These changes may be external ones such as changes in investment markets or the economy, or changes in your personal circumstances such as your family situation or your health. It is therefore imperative that your wealth & risk management strategies are reviewed regularly and adjusted as needed. An important part of what we do is to keep you accountable to your goals & to make sure you stay on track to what you wanted to achieve. As such, we recommend that you opt in to one of our ongoing service agreement options.

SERVICES PROVIDED & PAYABLE OUTSIDE OF SUPERANNUATION

ACCESS TO ADMINISTRATION STAFF AS REQUIRED RELATING TO SUPERANNUATION/PENSION OR INSURANCE HELD THROUGH SUPERANNUATION	✓
FULL ACCESS TO FINANCIAL ADVISER FOR SUPERANNUATION/ PENSION AD HOC QUERIES AND GENERAL ADVICE	✓
OUR COMMITMENT TO KEEP YOU UP TO DATE WITH ANY CHANGES IN LEGISLATION WHICH MAY AFFECT, OR PRESENT OPPORTUNITIES FOR YOU.	✓
AN IN-DEPTH PLANNING MEETING ANNUALLY TO INCLUDE THE FOLLOWING <ul style="list-style-type: none"> ➤ SUPERANNUATION INVESTMENT STRATEGY ➤ PORTFOLIO REVIEW AND ADJUSTMENT ➤ CONTRIBUTIONS STRATEGY ➤ TRANSITION TO RETIREMENT REVIEW ➤ NOMINATION OF BENEFICIARY REVIEW 	✓

SERVICES PROVIDED & PAYABLE OUTSIDE OF SUPERANNUATION

CENTRELINK NOMINEE SERVICE & MAXIMISATION STRATEGY	+ \$600
REVIEWING DEBT STRATEGY	+ \$200
PERSONAL INSURANCE ADVICE & REVIEW AS NEEDED	\$0*
ADDITIONAL REVIEW (ON TOP OF EXISTING ANNUAL REVIEW)	+ \$1,200

*Personal Insurance reviews are covered & paid for by initial & upfront commissions

Ongoing service agreement

This contract is an agreement between you, and Matthew Pethick, Authorised Representative of Nordic Wealth & Humble Goode Financial Pty Ltd AFSL No: 349026 ABN: 69 142 070 808

Acknowledgment and consent

I,

- have received and read the contents of the Financial Services Guide that has been provided to me; Version 1.0 & I understand the fees that may apply to the services agreed to with the ongoing service offering; I hereby instruct Nordic Wealth to proceed with the financial planning services outlined in this ongoing review service offering | Total Cost
- I agree to meet the cost of your services as quoted and through the payment method as selected in this ongoing review service offering
- acknowledge that if I intend to be overseas for a period of greater than six (6) months over the course of a year (a 12-month period): I will inform you of this intention.
- I acknowledge that the financial services which you provide do not include any advice or recommendations in relation to my overseas financial position and investments, and you are not qualified or authorised to provide financial advice in relation to my overseas financial position and investments;
- I acknowledge the risk that your advice provided under my ongoing service agreement may have a negative impact on my overseas financial position and investments, and that I should obtain appropriately qualified and authorised financial, taxation and legal advice in this regard; and
- I acknowledge that you may not be able to continue providing me with financial advice whilst I am overseas.

<input type="text"/>	<input type="text"/>	<input type="text"/>
CLIENT NAME	CLIENT SIGNATURE	DATE SIGNED

<input type="text"/>	<input type="text"/>	<input type="text"/>
CLIENT NAME	CLIENT SIGNATURE	DATE SIGNED

<input type="text"/>	<input type="text"/>	<input type="text"/>
FINANCIAL ADVISER	CLIENT SIGNATURE	DATE SIGNED



Services outside of our agreed offering

Should you require any services which are not covered under the ongoing services above, we will provide you with a quote first. It's important that you know that we will seek your permission before undertaking any work for which a fee, not covered under your ongoing agreement, is expected.

Changes to our ongoing fees

Inflation and rising costs may compel us to increase our charges. We review our costs on an annual basis and will confirm your ongoing service fees at your annual review. You will be given 30 days' notice of any change in our fee rates.

Other payments and benefits we may receive

The payments and benefits we receive from third parties as a result of any business lodged by you will be disclosed in our Financial Services Guide (FSG) or in our written advice to you. This may include commissions paid by product providers. Should you wish to receive another copy of our FSG, please contact us.

We encourage you to read our FSG so you are aware of:

- our services and how we may provide you with quality financial planning advice
- what to do if you are unhappy with the services you get from us
- how we are paid
- payments and other benefits we receive from third parties
- our relationship with Humble Goode Financial and third parties that may be seen to influence the advice we provide you
- general details relating to our practice and Humble Goode Financial

Residing overseas

If you intend to be overseas for a period of greater than six (6) months over the course of a year (a 12 month period of time), you have an obligation to inform us.

Please note the following:

- The financial services which we are providing to you under this agreement do not include any advice or recommendations in relation to your overseas financial position and investments, and we are not qualified or authorised to provide financial advice in relation to your overseas financial position and investments.



- There is a risk that our advice provided under this agreement may have a negative impact on your overseas financial position and investments. Therefore, we recommend that you obtain appropriately qualified and authorised financial, taxation and legal advice in this regard.
- We will review our ability to continue to provide you with financial advice yearly, in accordance with our licensee rules. Please note that, in future, we may not be able to continue providing you with financial advice whilst you are overseas.

Terminating our ongoing services

You may speak to us at any time in relation to varying or ceasing the ongoing services we provide to you. The service will continue and fees are payable up until the termination date.

Please note that if we are operating a Managed Discretionary Account on your behalf, terminating your ongoing service with us will terminate your Managed Discretionary Account service. Please speak to us for further information.

Nordic Wealth may terminate the agreement at any time by providing you with prior written notice.

Period of service

The services outlined in this document shall be provided for an initial period of **1 years** however we will review the agreement at future review meetings. This agreement starts on the date we receive your signed agreement and your next review will occur within 12 months from this date.