

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) and the Tax Practitioners Board (TPB). We meet the standards of the Financial Planning Association (FPA) and the Financial Adviser Standards & Ethics Authority (FASEA).

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 a privately owned practice 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 50 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:

- Retaining your tax file number where it is required to provide our services to you.
- 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 AdviserLogic, 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 AdviserLogic 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.

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.