Authorised Representative
Cartwright Brown and Company Financial Planning Pty Ltd
ABN 66 000 011 709
Trading as:
Cartwright Brown and Company Financial Advisers and as CBC Financial Advisers

Terms of Engagement –
SMSF Personal Advice (Original)

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These are the Terms of Engagement (“Terms”) between:

and **Cartwright Brown & Company Financial Planning Pty Ltd** trading as **Cartwright Brown & Company (CBC) Financial Advisers**

This agreement is constituted by these terms, our **Financial Services Guide (FSG)** plus any later document that we both acknowledge in writing as being or becoming part of or varying the agreement. These terms confirm our understanding of the nature and the limitations of the services we will provide.

Purpose of the engagement

Advice Preparation	☒	I/We agree to the preparation of a **Statement of Advice**, which will provide personal advice designed to:
Superannuation	☐	Provide recommendations on suitable investments to meet your SMSF’s ‘Investment Strategy’
	☐	Meet your own individual Risk Profile/s (as Trustees)
Wealth Protection	☐	Determine the appropriate level of wealth protection cover required (if applicable)
	☐	Select appropriate wealth protection products to meet your needs within your SMSF.

Service deliverables

1. Our services will be provided for the purposes noted above. We disclaim responsibility for any reliance on our advice for a purpose other than that for which it was prepared and in respect of any investment or financial strategy that you have not requested us to consider or advise on.
2. We must also advise you that any advice provided is an expression of opinion only and not an assertion of fact.
3. To allow us to provide appropriate **PERSONAL ADVICE**, you:
   - Agree to advise us of your relevant personal circumstances, life goals, financial situation, goals, objectives and needs.
   - Understand that whilst we will make reasonable enquiries as to your personal circumstances, the responsibility for the accuracy and completeness of the particulars and information gathered rests with you.
   - Understand that once you have provided all the necessary information we will analyse and evaluate that information and develop and present our recommendations in a **Statement of Advice.**
   - Will clarify any matters relating to the **Statement of Advice** and recommendations made with us (if any).
4. Subsequent to implementing **PERSONAL ADVICE**, we may review your investment portfolio periodically to ensure the continuing appropriateness of your financial strategies and investments. The cost and terms of our review services will be established by mutual agreement.

Relative responsibilities

This engagement will be conducted in accordance with the relevant standards and ethical requirements of **Count Financial Limited** and **The Financial Planning Association of Australia.** Information acquired by us in the course of the engagement is subject to strict confidentiality requirements in addition to our obligations under the **Privacy Act** 1988.

Our files may, however be subject to review as part of the quality control review program of **Count Financial Limited** and **The Financial Planning Association of Australia.** We advise that by signing this engagement you acknowledge that, if requested, our files relating to this engagement may be made available for this purpose.

Professional fees

1. Our **Financial Services Guide** provides general information about our professional fees and how they will be disclosed to you.
2. For **PERSONAL ADVICE**, your **Statement of Advice** will provide information to you concerning the remuneration and benefits payable specifically for the services received by you.
3. As agreed, our fee for the services agreed upon within these Terms will be as set out in the attached **Authority to Proceed with Preparation of a Statement of Advice.**

Client acknowledgement

You acknowledge and agree that you: *(please select where applicable)*

☒ Have received and understood the contents of our **Financial Services Guide**.

☒ Understand the nature of our relationship with and the services provided by Count Financial Limited.

☒ Understand the fees and commissions that may apply to the services agreed to within these terms.

☒ Have read and understood the **Safe Money Management Practices** guidelines within our Financial Services Guide.

☒ Consent to receiving **Product Disclosure Statements** (PDS) electronically.

Email Address:

Confirmation of terms

Please sign below to indicate that these terms are in accordance with your understanding of the arrangements.

Client signature(s):

Date:

Adviser's signature:

Date: