# Client Service Agreement

THIS LETTER OUTLINES THE SPECIFIC TERMS OF THE FINANCIAL PLANNING AGREEMENT BETWEEN: STEFANO DURO DIPFS (PURE PRIVATE WEALTH) AND:

CLIENT NAME(‘S): Client Name

DATE:

*A Warm Welcome to Pure Private Wealth!*

This document is not just a formality; it outlines the exciting journey we're about to embark on together. It's designed to create transparency, ensure clarity, and set the stage for our partnership. Here's what you can expect:

What's Inside this Document:

## Contents:

- **CLIENT SERVICE AGREEMENT:** This section outlines the terms and conditions of our professional relationship.
- **SCOPE OF SERVICES:** Here, we detail how we'll assist you in managing your financial affairs and achieving your goals.
- **FEES:** This section explains the fees associated with our services.
- **OUR OBLIGATIONS:** We outline our commitments to you and disclose any associations or limitations that may affect our advice.
- **DOCUMENTS WE PROVIDE:** This section emphasizes the importance of reading and responding to documents we provide.
- **LIABILITIES AND INDEMNITY:** We clarify our responsibilities and your liability for instructions provided.
- **AMENDMENT OF AGREEMENT:** This part addresses any potential changes to our agreement.

## About Us:

Pure Private Wealth is a financial advisory practice, specializing in providing tailored advice, coaching, and financial services to people across Australia.

We pride ourselves on providing holistic advice based on a thorough knowledge of our client’s goals, objectives, financial situation and ability to sustain financial risk.

We are a privately owned and operated Australian company.

## Our Story:

Pure launched in 2017 with a big vision - to innovate the way people receive financial advice across Australia.

Today, we are one of Australia’s most innovative personal advice practices, encompassing a team of highly motivated individuals who help you achieve your personal life goals.

We deliver interactive goals based financial advice - a highly visual client co-creation experience designed to help you understand your money and goals.

GOALS are the guide of all limitations. We keep our you focused on goal-oriented outcomes and celebrate the milestones along the way.

## Stefano Duro

*Founder, Managing Director, Principal Adviser*

Stefano Duro is a goal-oriented entrepreneur and financial adviser who is also known as the Gary-Vee of Goals Based Advice in Australia. In October 2020, Stefano was recognised at the Independent of Financial Adviser Excellence awards as top 10 finalist for goals-based financial adviser across Australia.

His ambitions to innovate the way people receive financial advice, led Pure Private Wealth to be one of the first companies in Australia to digitalise the way they deliver advice and interact with clients.

Stefano's experience practicing as a goals based advice financial adviser has seen him help people identify, manage and track client's life goals to achieve new heights and life a happy and fulfilling life.

A big goal-setter himself, Stefano practices what he preaches. He has a natural tendency to educate, inspire and empower his client's to work towards their goals.

## Danielle Soppa

*Founder, CEO, Head of Client Care*

Danielle is a freedom seeking entrepreneur, game-changing mentor for women in business, a money & mindset mentor & the co-founder of Pure Private Wealth in 2017.

Originally from Canada, Danielle has studied formal education in Business at Dalhousie University and also completed her Canadian Securities Course (CSC) but acknowledges the power of self-education, mindset, discovery and discipline to be the root of her successes.

Her drive in life is to empower others to live their best life and go after their goals. Danielle speaks about Money & Mindset in podcasts, online events and interviews regularly to share her thoughts and inspire people to discover their inner potential.

## OUR PROCESS SUMMARY:

### What to Expect:

- MEETING 1 - CLIENT INTRODUCTORY MEETING: Our first meeting is a free introduction to get to know each other and understand your financial situation.
- MEETING 2 - CLIENT DISCOVERY MEETING: In this session, we dive deeper into your financial information and establish where you are currently.
- MEETING 3 - STRATEGY RESEARCH AND REPORTING MEETING: We outline strategies and present our research findings based on your financial situation.
- MEETING 4 - STATEMENT OF ADVICE PRESENTATION: We deliver your Statement of Advice, which includes your goals, objectives, recommendations, and important details.

## SCOPE OF SERVICES:

### Scope of Services:

Our scope of services is designed to provide holistic financial guidance and may encompass a wide range of areas, including:

After our initial meeting, we have initially established your scope service as below

- ☐ Superannuation Management
- ☐ Wealth Creation through Investments
- ☐ Personal Insurance
- ☐ Cashflow Management
- ☐ Centrelink Benefits
- ☐ Gearing Strategies
- ☐ Debt Management
- ☐ Retirement Planning
- ☐ Self-Managed Superannuation Funds (SMSF)
- ☐ Centrelink Benefits
- ☐ Estate Planning
- ☐ Other
- ☐ Business Planning

### Fees:

You'll be charged a fee for our services as outlined below. These fees will be calculated and charged as specified. We may receive commission from insurance providers or other parties, which will be disclosed in the Statement of Advice.

### Our Obligations:

We've disclosed any associations or limitations impacting our advice in our Financial Services Guide.

### Documents We Provide:

Please read documents provided by us and notify us promptly of your decision on any recommendation. If you don't respond to our communications within 30 days, we'll consider it a decision not to proceed with a recommendation.

### Liabilities and Indemnity:

While we exercise due care and skill in recommending financial products, we don't assure any particular financial product performance or rate of return.

### Amendment of Agreement - Notice:

We may amend the terms of service, including fees, by providing you with 30 days' written notice.

### Client Instructions:

You're bound by instructions you provide, and you're responsible for any liability arising from your instructions.

### Privacy Policy:

Your privacy and the security of your information are of utmost importance to us. Rest assured that all information you provide will be handled with the utmost confidentiality, strictly following all applicable privacy laws and our comprehensive privacy policy.

### Services Agreed Upon:

Our primary objective at Pure Private Wealth is to work alongside you in formulating a comprehensive strategy to oversee your financial matters and realize your specific objectives. Subject to your approval, we will proceed to execute any recommended actions, which may encompass administrative paperwork, investment portfolio management, and the procurement of insurance, all aligned with your ongoing services plan. It's worth noting that we are also equipped to offer tax (financial advice) services as part of our commitment to your financial well-being.

## ACCEPTANCE OF TERMS:

By acknowledging this agreement, you confirm that you have received, read, and fully understood its contents. You understand that ongoing fees will be incurred when implementing the recommendations outlined in this agreement. Additionally, you have received and comprehended our Financial Services Guide and our Privacy Policy.

### Fees Agreed Upon:

The preparation and implementation of your Statement of Advice (SoA), including:

| SERVICE | QUANTITY / UNIT (Specs) | INITIAL FEE OF | |
|---|---|---|---|
| Superannuation: | | [$0.00] | (plus GST) |
| Cash flow / outside superannuation: | | [$0.00] | (plus GST) |
| **Total Initial Fee of** | | [$0.00] | |

### Next Steps:

Sign this Client Service Agreement below, then you'll be scheduled for your Stage 2 meeting: the Client Discovery session.

Any applicable charges will be deducted from the nominated Superannuation accounts.

If you've elected to pay your fees via a portion or the full amount out-of-pocket, you'll receive an invoice following your signature of this document, along with any next steps and calendar bookings for your upcoming meetings.

During our upcoming meeting, we'll be happy to address any questions or concerns you may have about the agreement or the services we provide. We look forward to the next steps in our journey together.

Please let me know if you need any further adjustments or if there's anything else I can assist you with.

Yours sincerely,

Advisers Name — Signature — Date

*I have read, understood, and accepted the terms outlined in this letter of engagement*

Advisers Name — Signature — Date

Tax (financial) adviser
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