



# Service Terms

Prepared by Snowgum Financial Services

Thank you for reaching out to Snowgum Financial Services. Helping you make sensible financial decisions and a thoughtful contribution to our community is what we do.

Our service terms for financial advice services are contained in this document.

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Financial Adviser at Snowgum Financial Services

# About Snowgum

Snowgum Financial Services' mission is to improve the lives of our clients. We are privately owned and licensed, allowing our financial advice and recommendations to be based solely on the needs of our clients.

We take a strategic approach to providing advice across wealth management, personal insurance and debt management needs. A strategic focus means keeping sight of your big picture goals as we formulate the more granular aspects of a financial plan.

## Service Areas

### Discovery & Strategy

Initial engagement may involve an;

1. Informal phone call, for which there is no charge
2. A 45 minute financial health discussion via Teams - \$150 (incl. GST)
3. A structured planning workshop, around 90 mins in person - \$300 (incl. GST)

A planning workshop draws out information focused on understanding your lifestyle and financial circumstances, as well as seeking to develop clarity on your overarching financial strategy.

A workshop or health check will be followed up with an 'engagement letter' in the event further advice services were of value. Should an ongoing service commence, the fee for the initial workshop or financial health discussion is waived.

### Financial Planning

The cost of our Financial Planning Services will be clearly stated in the 'engagement letter'. However, to give you a guide, a financial planning fee usually ranges from \$2,200 - \$6,600 (incl. GST). This will include detailed financial planning investigation, research and modelling, as well as of course a detailed financial plan and comprehensive liaison with you.

## Personal Insurance Advice

We advise upon and implement personal life, total and permanent disability (TPD), trauma and income protection insurances. There is no direct fee for provision of insurance advice. However, if we place insurance coverage for you, we receive remuneration directly from the insurer. This remuneration is disclosed prior to the implementation of such insurance policies.

## Wealth Management

We support our clients with the implementation of an **investor directed portfolio service (IDPS)** account and ongoing active and bespoke investment management. We do not believe there is value for clients to pursue this service where portfolios scale is less than \$250k.

This service, provided in partnership with a leading financial management institution, provides efficient administrative and reporting outcomes. Our fee for investment and management of funds up to \$1m is **0.66% per annum** (incl. GST), not levied against cash, term deposits or off-market assets. Portfolio balances greater than \$1m are charged on a reduced sliding scale [0.44% - \$1m-\$2m // 0.22% - \$2m-\$3m // By negotiation >\$3m].

A low cost administration fee is levied by the partnering management institution, and this will be calculated and disclosed before a wealth management service commences.

Our investment advice for clients will include a broad range of asset classes, including direct equity allocations in international markets and off-market private equity placements where wholesale clients circumstances are appropriate.

## Debt and Finance Services

We broker complex private banking needs of clients. This may involve multiple loan accounts, co-security arrangements and/or cash flow automations between loan structures. There is no direct fee for this service as our business receives brokerage upon placement of a loan. We refer simple loans to a mortgage broker.

## Project specific work

Financial modelling for businesses, group insurance schemes for corporate partners and wealth management advice and structuring for philanthropic endeavors can be scoped on a case by case basis. Please [contact us](#) for further information on these service areas.

*\*Fees outlined are those levied by Snowgum Financial Services. They do not include the fees of financial institutions, unrelated companies, professionals or administrative service providers. Any anticipated third-party fees resulting from our recommendations will be fully disclosed in a Statement of Advice, as well as the providing entities product disclosure statements (PDS).*



## Core Disclosure

Snowgum Financial Services Pty Ltd (ACN 603 703 859) is a Corporate Authorised Representative (Corporate ASIC AR number 001001581) of Peter Vickers Insurance Brokers Pty Ltd (Australian Financial Services Licensee (AFSL) No 229302 & Credit Licensee (ACL) No 229302 | ABN 68 074 294 081).

## General Advice Warning

Any advice contained in this brochure is of a general nature only and does not take into account your circumstances or needs. You must decide if this information is suitable to your personal situation or seek advice. Prior to investing in any particular product, you should read the relevant Product Disclosure Statement (PDS).

## Disclaimer and Limitation of Liability

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## Further information

<https://www.snowgumfs.com/disclosures>

[Snowgumfs.com](https://www.snowgumfs.com)

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