ONGOING FINANCIAL WELLBEING

Professional financial guidance for *every stage* of life.

A continuing advisory relationship, with clear scope, defined oversight, and a team that knows your circumstances. Read alongside our Financial Services Guide, Professional Fees Schedule, and Ongoing Service & Fee Agreement.

SERVICE
Ongoing Financial Wellbeing

ISSUED BY
Health & Finance Integrated

LICENSEE
Able Financial Services
AFSL 530596

CONTENTS

What's inside.

A guided overview of our Ongoing Financial Wellbeing service. What it covers, who it's designed for, and how to begin.

§ 01 · WHY ONGOING

Financial advice is rarely a single event.

Investment structures evolve. Superannuation balances grow. Retirement income decisions become permanent. Tax law and legislative frameworks change. Family circumstances shift, sometimes gently, sometimes overnight.

For many clients, financial complexity increases over time, not decreases. Continuity is the quiet work of keeping a plan alive.

Ongoing advice is not appropriate for every client. Where we believe a structured and continuing advisory relationship is in your best interests, we provide defined oversight through our Ongoing Financial Wellbeing service.

It is not a newsletter. It is not a retainer. It is a commitment to the work: a scheduled review, a monitored strategy, a phone that gets answered.

"

A plan written once is a photograph. A plan maintained is a relationship.

HFI · ADVISORY PHILOSOPHY

§ 02 · OUR PRACTICE AREAS

Specialist advice across *core* practice areas.

HFI brings the same depth of technical work to every client we take on, whether the question is structuring a TPD claim, drawing a sustainable retirement income, growing wealth with intent, or protecting a family member through a Special Disability Trust. Our practice is built around the areas where considered, ongoing advice makes a material difference.

01 TPD & Disability Financial Planning

- Claim structuring and post-claim strategy
- Superannuation tax component analysis
- Disability uplift and ATO formula application
- Coordination with claims advocates and legal partners

02 Retirement & Superannuation Income

- Account-based and transition-to-retirement pensions
- Drawdown sustainability and longevity modelling
- Defined benefit and lump sum decisions
- Centrelink and Age Pension integration

03 Wealth Management & Investment Structuring

- Portfolio construction aligned to long-term objectives
- Tax-effective investment structures
- Ongoing rebalancing and strategic review
- Accumulation strategy for pre-retirees and professionals

04 Complex Estate & Special Disability Trusts*

- Intergenerational wealth and succession planning
- SDT establishment and ongoing trustee support
- Coordination with solicitors and accountants
- Estate strategy for blended and complex family structures

** Special Disability Trusts (SDTs) are a regulated trust structure that protects assets for a family member with severe disability.*

§ 03 · WHAT ONGOING CLIENTS RECEIVE

Continuous strategic support, as your circumstances evolve.

01 Structured Review & Strategic Direction

- A scheduled review at least annually
- Strategy aligned to your changing circumstances
- Monitoring of your agreed investment strategy
- Statement or Record of Advice where warranted

02 Retirement Income & Superannuation Oversight

- Guidance on super withdrawals and pension payments
- Tax consideration when accessing superannuation
- Review of drawdown sustainability
- Strategic input for lump sum decisions

03 Investment & Portfolio Monitoring

- Structured oversight of portfolio positioning
- Rebalancing recommendations where appropriate
- Scenario modelling when required
- Aligned to your long-term objectives

04 Insurance & Protection Review

- Personal insurance reviewed at agreed intervals
- Consideration of continuation and structure
- Suitability matched to current circumstances

05 Administration, Documentation & Access

- Preparation of SoAs or RoAs where required
- Implementation follow-up on agreed strategies
- Assistance accessing provider statements
- Clear records of what has been done and why

06 Centrelink & Reporting Considerations

- Age / Disability Pension eligibility input
- Guidance on reporting requirements
- Withdrawal strategy aligned to income tests
- General Centrelink considerations

07 Professional Coordination

- Liaison with your accountant or solicitor
- Alignment of tax and estate planning
- Introductions to trusted partners
- Single point of financial coordination

08 Ongoing Communication & Updates

- Regular market and economic commentary
- Legislative and superannuation change alerts
- Insights on retirement and investment strategy
- Newsletters delivered to your inbox

§ 04 · CHOOSE YOUR ENGAGEMENT LEVEL

Three engagement levels. One considered relationship.

Fees comprise an annual base advisory fee plus a tiered percentage applied to funds under advice, applied proportionately across client accounts.

Essential

Straightforward needs. Less than $250,000 invested.

$3,400
p.a. base fee · GST incl · paid monthly

FUNDS UNDER ADVICE

First $200,000 included · 1.1% p.a. on $200,001–$500,000

Not available above $500k

Advanced

More moving parts. Less than $500,000 invested.

$4,400
p.a. base fee · GST incl · paid monthly

FUNDS UNDER ADVICE

First $400,000 included · 1.1% p.a. on $400,001–$600,000

Not available above $600k

Private

Higher complexity or modelling. More than $500,000 invested.

$6,600
p.a. base fee · GST incl · paid monthly

FUNDS UNDER ADVICE

First $500,000 included · 1.1% on $500,001–$2.5m · 0.55% to $5m · 0.25% to $25m

Tiered FUM across higher balances

COUPLE / SECOND PERSON

+$1,100 *p.a.*

TRUSTEE ASSIST SERVICE

$770 *p.a. — SDT, Family Trust, SMSF*

ADDITIONAL WITHDRAWALS

$300 + GST *each beyond 2 per annum*

§ 05 · EXACTLY WHAT'S INCLUDED

Level by level, so there are no surprises.

A definitive reference of inclusions at each engagement level.

INCLUSION	Essential	Advanced	Private
ADVISER ACCESS			
Review meetings	1 Annual Review	Up to 2 review meetings	Up to 4 review meetings
Short phone calls	Up to 2	Up to 4	Up to 8
Workflow priority	Standard	Priority	Expedited
FUND ACCESS & BENEFIT PAYMENTS			
Simple withdrawals per year	Up to 2	Up to 4	Up to 8
Rebalance / ROA	Up to 1	Up to 2	Up to 4
ADMINISTRATIVE SUPPORT			
Statement / admin requests	Up to 2	Up to 4	Up to 8
Client portal access	✓	✓ with phone assist	✓ with phone & video assist
RELATIONSHIPS & EXTRAS			
Accountant / solicitor coordination	Referral as needed	✓	✓
Partner offers (mortgage, estate, etc.)	—	—	✓
Newsletters	✓	✓	✓
Hourly rate discount (out-of-scope work)	Standard rates	10% off	15–20% off

§ 06 · YOUR HFI TEAM

The people doing the work are the people you'll know.

Technical excellence paired with empathy, including lived experience of the circumstances many of our clients navigate. We've shared an overview of our team below, and you can learn more about the people behind our work at healthfinance.com.au/about-us/our-team.

William Johns

LEAD ADVISER & FOUNDER

Specialist in disability, medical retirement and complex financial advice. Named Financial Adviser of the Year 2025 by the Institute of Financial Professionals Australia; previously listed in the FS Power 50.

- FAAA BOARD (PAST)
- ADVISER OF THE YEAR 2025
- FS POWER 50 2022

Paul Conte

PRINCIPAL FINANCIAL ADVISER

Deep experience across superannuation, insurance, investment structures and private estates. Brings analytical discipline from corporate accounting and fund management to complex cases.

- RETIREMENT PLANNING
- ESTATE STRATEGY
- TPD SUPPORT

Mariyana Jozic

CO-FOUNDER, RELATIONSHIP LEAD

Often the first voice you hear. Over 16 years with global corporates and 20+ years of lived experience with MS, bringing empathy and clarity to every new-client conversation.

- CLIENT SERVICES
- 20+ YRS MGMT
- MARKETING

Amy Dimapilis

OPERATIONS MANAGER

Operational lead across systems, workflows and team coordination. Designs and maintains the cross-platform infrastructure (CRM, advice production, compliance and client services) that keeps high-quality advice moving smoothly within a regulated environment.

- OPERATIONS LEAD
- PRACTICE SYSTEMS & WORKFLOWS
- COMPLIANCE & DELIVERY

Antonette Manuel

CLIENT SERVICES MANAGER

Coordinates onboarding, implementation and complex admin requests so your advice is carried out smoothly, and you are kept in the loop at every step.

- 23+ YRS MGMT
- B.SC. COMMERCE
- CLIENT OPS

§ 07 · READY TO TAKE THE NEXT STEP?

How to begin a considered relationship.

Our team is here to guide you with clarity, care and expert support. If you'd like to explore which engagement level best fits your needs, or you're ready to begin, we'd love to help.

01

Get in touch

Start with a no-obligation conversation with one of our dedicated team members. We'll provide our Financial Services Guide so you can understand our services and obligations.

02

Discovery

Meet with one of our advisers to discuss your situation, priorities, and goals. This is a paid consultation ($550–$660 for non-TPD clients, $275 for TPD claim clients), where you'll receive general advice on your most pressing concerns.

03

Proposal

We'll recommend a suitable level of engagement (Essential, Advanced, or Private) with a clear outline of scope and fees provided in writing.

04

Proceed & implement

If you choose to proceed, we'll provide an Ongoing Service & Fee Agreement outlining the agreed services. Where personal advice is required, appropriate documentation will be prepared. Once confirmed, we begin working on your strategy, prepare any required advice, and guide you through implementation and ongoing support.

CALL

1300 10 44 99

Monday – Friday · 9am – 5pm AEST

EMAIL

assistme@healthfinance.com.au

HEALTHFINANCE.COM.AU

A note on suitability. Ongoing advice is not appropriate for every client. Where we believe a structured and continuing advisory relationship is in your best interests, we will recommend it, and where it isn't, we'll say so clearly.

§ 08 · DISCLOSURES & IMPORTANT INFORMATION

Important information, in plain language.

The information in this document is general in nature and must be read together with our Financial Services Guide, Professional Fees Schedule and Ongoing Service & Fee Agreement.

How and when are fees paid?

Fees can be paid directly or, where permitted, deducted from an eligible account (including superannuation) with your annual written consent. You can withdraw that consent and stop the arrangement at any time.

What happens with third-party fees?

External costs (legal, accounting, platform or transaction fees) are not included in your ongoing service and are passed on at cost.

What if my circumstances or needs change mid-year?

Life changes and new ideas are welcome. We can extend scope with an hourly rate or a fixed-cost agreement for modelling or additional advice outside your original service scope. Advanced clients receive 10% off eligible hourly tasks; Private clients 15–20%.

What is the minimum term, and how do I cancel?

Ongoing services have a minimum annual commitment. You may terminate with written notice at any time. Fees already charged for services delivered are non-refundable.

What about add-ons for couples or trustees?

A couple / second person is +$1,100 p.a. A Trustee Assist Service is $770 p.a. Additional super or investment withdrawals beyond 2 per annum are $300 + GST per withdrawal.

Who is responsible for keeping advice current?

Our advice relies on the information you share with us. Please let us know promptly when your circumstances change, as it may affect the suitability of our recommendations.

Are priority turnaround times guaranteed?

Priority and expedited workflows indicate the order in which requests are handled. They are not guaranteed timeframes and availability may vary with adviser workload.

How is my privacy protected?

Your information is handled confidentially in accordance with our Privacy Policy and Financial Services Guide, except where disclosure is authorised or required by law.

Health & Finance Integrated

A people-centred advice firm specialising in disability and medical retirement, retirement income, wealth management, and complex estate and trust strategy, with a particular commitment to clients, carers and families navigating chronic health conditions.

CONTACT

1300 10 44 99
assistme@healthfinance.com.au

LICENCE

Corporate Authorised Representative of

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Trading as AbleFS