

*Achieve your
tomorrow*



Affinia Financial Advisers

VISTA

FINANCIAL GROUP



**MASTER YOUR
MONEY NOW**

Orange Wealth™

6 Keys Street, Beaumaris VIC 3193 | 03 9598 8002 | www.vistafinancial.com.au
3/16 James Street Geelong VIC 3220 | 1800 734 225 | www.masteryourmoneynow.com.au



MASTER YOUR
MONEY NOW

Orange Wealth™

Vista Financial Group Pty Ltd (ABN 16624573039) t/as Vista Financial Group, Master Your Money Now and Orange Wealth are Authorised Representatives of Count Financial Limited ABN 19 001 974 625 Australian Financial Services Licence Holder Number 227232 ("Count Financial").

Count Wealth Accountants® is a trading name of Count Financial. Count Financial is 85% owned by Count Limited ABN 111 26 990 832 ("Count") of Level 8, 1 Chifley Square, Sydney 2000 NSW and 15% owned by Count Member Firm Pty Ltd ACN 633 983 490 of Level 8, 1 Chifley Square, Sydney 2000 NSW. Count is listed on the Australian Stock Exchange. Count Member Firm Pty Ltd is owned by Count Member Firm DT Pty Ltd ACN 633 956 073 which holds the assets under a discretionary trust for certain beneficiaries including potentially some corporate authorised representatives of Count Financial

Vista Finance and Lending, t/as Master Your Money Now, Master Your Mortgage Now and Orange Wealth are also Corporate Authorised Credit Representative (No. 522226) of Australian Finance Group (AFG) Pty Ltd ACN 066 385 822 Australian Credit Licence 389087.

GENERAL ADVICE DISCLAIMER

The information in this brochure is of a general nature and does not take into account your own financial objectives, circumstances or needs. You should consider your own personal situation and requirements before making a decision. If you have concerns or questions, please contact us.

This document should be read in conjunction with our Financial Services Guide and Privacy Policy which is available on our website or contacting our office.

Version 1 (September 2023)

CONTENTS

05	Who We Are
06	Where We Are
07	Our History
08	Meet The Team
12	How We Can Help You?
18	Our Process
20	The Investment Into Advice
23	Privacy And Security
24	Refer Your Friends
25	Where To From Here?

*Achieve your
tomorrow*



Welcome to Vista Financial Group, your trusted partner in securing a prosperous future. Located in the idyllic suburb of Beaumaris and a second office in the heart of Geelong, we specialise in providing comprehensive financial solutions tailored to the needs of retirees and millennials. With our blend of expertise, experience, and personalised service, we are dedicated to helping you achieve financial independence and peace of mind.

At Vista Financial Group, we understand that each individual's financial journey is distinct. Whether you are nearing retirement or looking to buy your first home, our team of seasoned financial advisers and mortgage brokers are here to guide you every step of the way. With a deep understanding of the needs of everyday Australians, we offer expert insights and strategies designed to maximise your wealth and safeguard your future.

For retirees, our focus lies in preserving and growing the wealth you have diligently accumulated over the years. Our retirement planning services encompass a holistic approach that takes into account your lifestyle aspirations, legacy planning, and risk management. By carefully analysing your financial situation, we craft tailored solutions that optimise your retirement income, maximises your Centrelink entitlements, minimises your tax and providing a stable foundation for your post-work years.

To millennials, especially for nurses and midwives, we offer a fresh perspective on financial planning. We recognise the unique challenges you face, from buying your first home, understanding your super, protecting your loved ones and starting to invest so you can retire earlier and with more. Our goal is to empower you with the knowledge and tools necessary to build a solid financial foundation. Whether you seek assistance with budgeting, debt management, or investment strategies, our team is committed to equipping you with the skills to make informed decisions and thrive financially.

At Vista Financial Group, we prioritise your financial well-being above all else. We foster strong relationships built on trust, integrity, and open communication. Our approachable team of advisers and support staff ensures that complex financial concepts are explained in everyday language, empowering you to understand and actively participate in your financial journey.

Discover the freedom that comes from expert financial guidance. Contact Vista Financial Group today, and let us help you to achieve your tomorrow.

WHO WE
ARE

WHERE WE ARE

At Vista Financial Group, we pride ourselves on delivering exceptional financial services and personalised assistance to our clients. Our office is located at 6-8 Keys Street in the beautiful suburb of Beaumaris, VIC 3193. Our office is conveniently situated in a bustling area, surrounded by amenities and easily accessible by various means of transportation.



We have expanded our reach Geelong and if you are seeking financial assistance, you can visit our Master Your Money Now office at 3/16 James Street, situated just above the popular bridal shop "And The Veil".



WHERE YOU ARE

We understand the importance of flexibility and are committed to providing comprehensive financial assistance tailored to your specific requirements, regardless of your location. We are also available to accommodate your needs through Zoom or Teams.

To set up an appointment, visit vistafinancial.com.au/make-a-booking

OUR HISTORY

With over twenty years of experience, Vista Financial Group is an award-winning financial services business. Their commitment lies in delivering comprehensive financial advice, lending and finance, aged care, and estate planning services to our valued clients across Australia.

Renowned for quality strategic advice, Vista Financial Group has earned a strong reputation thanks to its respected advisers and dedicated support staff. Guided by unwavering core values that prioritise the financial well-being and success of clients, the company remains focused on helping individuals and businesses achieve their financial goals.

Vista Financial Group empowers you on your financial journey, providing expert guidance and tailored solutions to navigate the complexities of finance. With a track record of excellence, clients can confidently make informed decisions, knowing that Vista Financial Group is there to support and guide them towards a secure and prosperous future

ACQUISITIONS



**MASTER YOUR
MONEY NOW**

Master Your Money Now, a leading brand in the millennial space, was founded in July 2018 by Chris Carlin. With a specialisation in assisting nurses and midwives, the business quickly gained prominence in the online virtual environment. Helping hundreds of millennials across Australia navigate financial milestones such as home buying, superannuation, protection planning, and investments, Master Your Money Now thrived during the challenging times of COVID.

In April 2023, Chris and his team made the decision to join the Vista family, and Master Your Money Now was acquired by Vista Financial Group. This acquisition further solidified Vista's commitment to serving highly educated millennials, broadening their expertise in helping this demographic achieve financial security and retire earlier with confidence. This acquisition allowed us to open our second office in Geelong, extending our reach and enhancing our ability to provide personalised financial guidance to clients in the area.

Orange WealthTM

For a decade, Orange Wealth has been dedicated to helping families achieve financial success and a balanced lifestyle. Their market-leading system empowers clients to make informed decisions, plan for the future, and enjoy the present. By offering personalised strategies and expert guidance, Orange Wealth enables families to take control of their finances and pursue their dreams with confidence.

In September 2023, Vista Financial Group welcomed Orange Wealth and its founder, Jason, along with his team, into the Vista family. This strategic acquisition further enhances Vista's ability to provide holistic wealth management services, reinforcing their commitment to client success and financial independence.

As Vista Financial Group continues to grow and expand, these acquisitions serve as testaments to our dedication to providing exceptional financial solutions and expert guidance to our valued clients.

MEET THE TEAM



TYSON ROBERTS SENIOR FINANCIAL ADVISER | MANAGING DIRECTOR

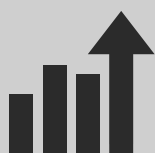
Tyson Roberts joined Vista Financial Group in 2018, bringing with him a wealth of experience gained from successful management roles in industry-leading corporations.

With a solid background in the financial advice industry, Tyson is a professional who consistently delivers expert financial advice and solutions to his clients.

With a deep understanding of investment and wealth creation strategies, Tyson guides Vista's clients towards their financial goals with confidence. His extensive knowledge and expertise in strategy and investments make him particularly sought after by high-income earners and high net worth families. In addition, in his role as Managing Director of Vista Financial Group, Tyson actively leads the business in delivering exceptional service to clients.

"At Vista, our commitment is to empower clients to take actionable steps to leverage strategies to ensure they work toward and achieve their financial objectives."

SERVICES OFFERED



Wealth Creation



Personal Protection
Insurance



Retirement Planning



JASON CHEW

SENIOR FINANCIAL ADVISER | HEAD OF ADVICE

Jason Chew is a prominent figure in the financial planning industry, bringing a wealth of experience and expertise to the financial industry. With over a decade of dedicated service, Jason has played a pivotal role in helping families achieve financial success and lead balanced lifestyles.



Wealth Creation



Personal Protection Insurance



Retirement Planning

Jason's commitment to client success and his holistic approach to wealth management make him a trusted partner in achieving financial independence and security. He is known for his deep

understanding of individual needs, allowing him to craft tailored solutions that align with clients' unique circumstances and aspirations. He has established a strong reputation for his market-leading services, which empowers clients to make informed decisions, plan for the future, and enjoy life today.



CHRIS CARLIN

SENIOR FINANCIAL ADVISER | HEAD OF EDUCATION

Chris Carlin is a highly respected and accomplished professional in the financial industry, known for his expertise in assisting millennials and his dedication to helping clients achieve financial success. With a background in serving millennial nurses and midwives, Chris understands the unique financial challenges and opportunities that this demographic faces. His deep knowledge of the industry and his firsthand experience, being married to a pediatric nurse, have allowed him to develop tailored strategies that address the specific needs of healthcare professionals.



Wealth Creation



Personal Protection Insurance



Retirement Planning

Recognizing the importance of home buying, superannuation, protection planning, and investments for millennials, Chris has helped clients navigate these crucial milestones with confidence. His expertise and guidance have enabled many millennials to achieve their financial goals, retire earlier, and build a solid foundation for their future.



SONIA DALLIMORE

SENIOR FINANCIAL ADVISER | AGED CARE SPECIALIST

Sonia Dallimore is a highly valued and dedicated member of the Vista Financial Group team, having served with the company for the past ten years. With an impressive 24 years of experience as a financial planner, Sonia brings a wealth of expertise and knowledge to her role. Her commitment to her clients and her deep understanding of their unique financial needs have earned her a strong reputation in the industry.



Aged Care Financial Planning



Retirement Planning

Specializing in providing advice to individuals approaching retirement, retirees, and those entering or residing in residential aged care, Sonia possesses a unique skill set that combines technical expertise with empathy and compassion. With her extensive experience and dedication, Sonia has helped numerous individuals and families achieve financial security and peace of mind as they enter this important phase of their lives.



Lending

SHANE MOLONEY SENIOR MORTGAGE PLANNER | HEAD OF LENDING

Shane is married with three kids and lives on the Bellarine Peninsula. On most weekends, you will find Shane busy fishing and having camping adventures with the family or spending time in the garden. Shane has been employed in the finance industry for over 25 years and has spent the last 15 years in the mortgage industry in Australia.



Wealth Creation



Personal Protection
Insurance



Retirement Planning

PATRICK CHIPP FINANCIAL ADVISER

Patrick is a highly motivated and enthusiastic professional who is deeply committed to finance and helping clients achieve their financial goals. As a local who has grown up in the bayside area, Patrick has a deep understanding of the community and the unique financial challenges that residents face. He has a proven track record of success in helping clients accumulate and grow their wealth. In his free time, Patrick enjoys sailing, camping, and playing basketball, in addition to staying up-to-date on all things finance.



JOSH PEARCE SENIOR ADVICE MANAGER

Josh is our Senior Advice Manager who has an extensive history in financial advice. Working closely with our advisers as the senior paraplanner, he also provides guidance and support to the paraplanning and administration team to enhance our delivery of quality advice.

Josh enjoys spending his spare time travelling with his wife, Ashlea and young daughter, Scarlett. Finding the best coffee, places to eat and kids activities are always a priority! He's a huge sports fan following the AFL and various US Sports.

OUR SUPPORT TEAM



PENNY GIOFKOU
CLIENT SERVICE
MANAGER



ANDREA MERCADO
MARKETING MANAGER



KERRIE MCMAHON
CLIENT SERVICE
MANAGER



EMMA LEE
GENERAL MANAGER



AMOR PANUELA
CLIENT SERVICE
MANAGER



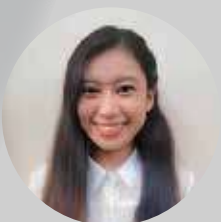
MARI ARNEJO
CLIENT SERVICE
MANAGER



**RETCHIE
CAMPOREDONDO**
CLIENT SERVICE
MANAGER



MARA DE LEON
CLIENT SERVICE
MANAGER



LYZZA TOLEDO
CLIENT SERVICE
MANAGER



MARY DECENA
SENIOR
PARAPLANNER



DAISY MACAU
JUNIOR
PARAPLANNER



NATHAN MAQUILING
PARAPLANNER



NATASHA WARNAKULA
FINANCIAL PLANNING
ASSISTANT



LEANNE ELLIOTT
LENDING ASSISTANT



JOHNDAN RAMAS
LENDING ASSISTANT

HOW WE CAN HELP?





At Vista Financial Group, we recognize the significance of wealth accumulation in attaining financial security and a comfortable lifestyle. Our services are specifically tailored to meet the needs of millennials and high net worth retirees who seek growth and are open to exploring various investment options.

We understand that building wealth through investing can be complex, but with the right professional advice, it becomes an opportunity for growth. When we meet with you, we take the time to comprehend your goals, life stage, and risk profile. By assessing your current financial position, including assets, debts, and future income potential, we provide recommendations on investment strategies that align with your specific needs.

We firmly believe that purchasing your first home is one of the best investments you can make. To expedite this process, our team can assist you in employing various strategies to maximize your savings, navigate the complexities of the property market, and understand different loan options and government schemes.

Superannuation plays a critical role in retirement planning for many Australians. Our experts offer personalized advice on optimizing your superannuation contributions and maximizing the potential of your fund to achieve your retirement goals. Through regular reviews of your superannuation fund and exploration of growth opportunities, we ensure you're on track to secure a comfortable retirement income. We guide you through the intricacies of superannuation, including tax minimization strategies and investment options within your super fund.

When it comes to investing, we understand that preferences vary. Whether you're seeking high-risk, high-return options or more conservative investments slightly above cash and term deposits, we can provide guidance. Our expertise spans traditional investment vehicles such as shares and managed funds, as well as more sophisticated options like geared investments, investment bonds, trusts, or self-managed superannuation funds (SMSFs).

We acknowledge that there's no one-size-fits-all approach to building wealth. Your wealth accumulation journey is influenced by your preferences, goals, ethics, and personal circumstances. At Vista Financial Group, we are committed to delivering comprehensive wealth accumulation services that align with your unique aspirations. Whether you're a millennial seeking growth opportunities or a high net worth retiree exploring alternative investment options, our team of experts is dedicated to helping you make informed financial decisions and secure a prosperous future.



PERSONAL PROTECTION

As financial advisers with a combined experience of over 100 years, we understand the importance of personal protection in your wealth creation journey. Personal protection encompasses various aspects, including personal insurance cover, tax minimization, and estate planning. It's like having a strong defense in a game of sport – just as your offense generates good returns, a well-rounded game plan focuses equally on protecting yourself and your loved ones.

We prioritize your financial well-being by offering comprehensive personal insurance cover tailored to your needs. Our range of insurance solutions includes life insurance, total and permanent disablement insurance, income protection, and trauma cover. We recognize that unexpected events can significantly impact your financial stability, and our goal is to provide you with peace of mind and financial security. By assessing your unique circumstances, we help determine the appropriate level of coverage and customize insurance plans to meet your specific needs. With a wide range of personal insurance solutions available, you can safeguard your way of life and ensure the protection of your loved ones without paying excessive premiums that erode your long-term wealth.

For high-income and high net worth individuals, tax minimization is a crucial part of your long-term wealth strategy. Our expertise lies in identifying legitimate deductions, credits, and strategies to help minimize your tax liability while remaining fully compliant with Australian tax laws. By analyzing your financial situation and aligning it with applicable tax regulations, we can implement effective tax planning strategies that maximize your after-tax income and protect your financial well-being. This may involve establishing trusts, investment bonds, or, in limited cases, self-managed superannuation funds (SMSFs).

Additionally, we understand the importance of estate planning to ensure your hard-earned money aligns with your wishes in the event of passing away or becoming incapable of managing your finances. Our team can assist you in reviewing your wills, Powers of Attorney, and Superannuation binding death benefit nomination forms. We work closely with our extensive network of estate planning professionals to address all aspects of tax management during the estate planning process.

At Vista Financial Group, we are here to support you in addressing personal protection and estate planning needs, providing you with the expertise and guidance to safeguard your financial future.



RETIREMENT PLANNING

As specialist in all aspects of retirement planning, we understand the evolving landscape of Centrelink entitlements, superannuation pensions, defined benefit pensions and aged care. With Australians enjoying longer life expectancies, it's essential to prepare for a retirement that may span two decades or more. Our expertise and personalized approach ensure that you can maintain your desired standard of living throughout your retirement years.

To create a comprehensive retirement plan, we begin by getting to know you, understanding your current situation, and identifying your goals. This allows us to present you with the most suitable options tailored to your unique needs.

At Vista Financial, we prioritize your comfort and peace of mind. Our strategies are customized to align with your preferences, ensuring you feel confident and secure in your investments. Whether you are on the verge of retirement or planning ahead, our advice encompasses all available strategies to position you optimally for achieving your retirement goals.

Enjoying retirement is the ultimate reward for a lifetime of savings and planning. It provides you with the freedom to spend quality time with family, pursue hobbies, or explore new adventures. Our comprehensive retirement planning services cover essential areas such as aged pension and Centrelink advice, retirement income planning, budgeting, superannuation advice, and estate planning.

Navigating aged care financial planning can be emotionally challenging. When the time comes to support a loved one in an aged care facility, practical considerations become vital. We offer the expertise of an Aged Care Specialist Financial Adviser who can guide you through the complexities of aged care funding options. This includes structuring accommodation payments, managing means-tested care fees, minimizing costs, analyzing cash flow, optimizing Centrelink/DVA entitlements, and ensuring the affordability of care in both the short and long term.

Additionally, we provide comprehensive Centrelink and DVA advice to help you understand and access the government benefits you may be eligible for. With an array of benefits available, such as the Age Pension and health care cards, it's crucial to stay informed and make informed decisions regarding your retirement income and support.

At Vista Financial Group, we are committed to delivering tailored retirement planning solutions that address the unique needs of all different kinds of retirees. With our expertise, you can navigate the complexities of retirement with confidence, ensuring a financially secure and fulfilling future.



AGED CARE FINANCIAL PLANNING

Introducing Vista Financial Group's Aged Care Financial Planning Service, dedicated to providing peace of mind and support to those who are considering transitioning into aged care and their families. We understand that this decision can be difficult, but we are here to ensure that the process is as smooth and manageable as possible, especially when it comes to the financial aspects.

Leaving the comfort of your own home and entering an aged care home is a significant life transition. However, with the right planning and guidance, you can maintain your quality of life while receiving the care and services you need. Our Aged Care Financial Planning Service is designed to help you navigate the financial complexities and make informed decisions that align with your goals.

Our team of experienced financial planners specialises in aged care financial planning and understands the unique challenges faced by families during this time. We will work closely with you to develop a personalized financial plan that takes into account your assets, income, and the costs associated with living in aged care. Our aim is to ensure that you can afford the care you need without compromising your financial position.

We will assist you in understanding your entitlements and benefits, including Centrelink support, providing you with regular estimates of your entitlements at each step of the process. Additionally, if you have a family home, we can help you explore the best options for managing this asset in relation to aged care costs.

Our compassionate approach ensures that we guide and support you every step of the way, in a manner that is easy to understand. We are dedicated to making the transition into aged care as smooth as possible, alleviating any financial concerns and ensuring that you and your loved ones can focus on what truly matters—your well-being and quality of life.

At Vista Financial Group, we are committed to providing comprehensive and compassionate aged care financial planning services for potential residents and their families. Contact us today to learn how we can assist you in navigating the financial aspects of aged care, allowing you and your loved ones to embrace this new chapter with confidence and peace of mind.



LENDING

Introducing Vista Finance and Lending, your trusted partner for tailored lending solutions that cater to the unique borrowing needs of high-affluent retirees and highly educated millennials. Whether you're looking to secure your dream home, expand your investment portfolio, or grow your business, our comprehensive range of services is designed to help you achieve your financial goals.

With our expertise in property mortgages, we simplify the process of securing your ideal home or making strategic property investments. We offer a diverse range of loan options, from owner-occupied properties to investment opportunities. Our knowledgeable team will guide you through the entire process, ensuring you understand your choices and selecting the most suitable product with competitive interest rates and flexible terms.

As specialists in assisting first home buyers, we provide invaluable insights and guidance to make your home purchase seamless and rewarding. Our dedicated team helps you navigate market complexities, explore government incentives, and secure the right loan with favourable terms and conditions.

For those with self-managed super funds (SMSFs), our tailored SMSF lending solutions offer unique opportunities for wealth creation and retirement planning. We work closely with you to design loan options that allow strategic investments within your SMSF, leveraging your superannuation to acquire property or other assets that strengthen your retirement strategy.

Business owners and entrepreneurs can benefit from our commercial lending services, whether you're expanding operations, acquiring assets, or investing in commercial real estate. Our experienced team simplifies the process, structuring loan solutions that align with your specific business needs and provide the necessary funds to drive your business forward.

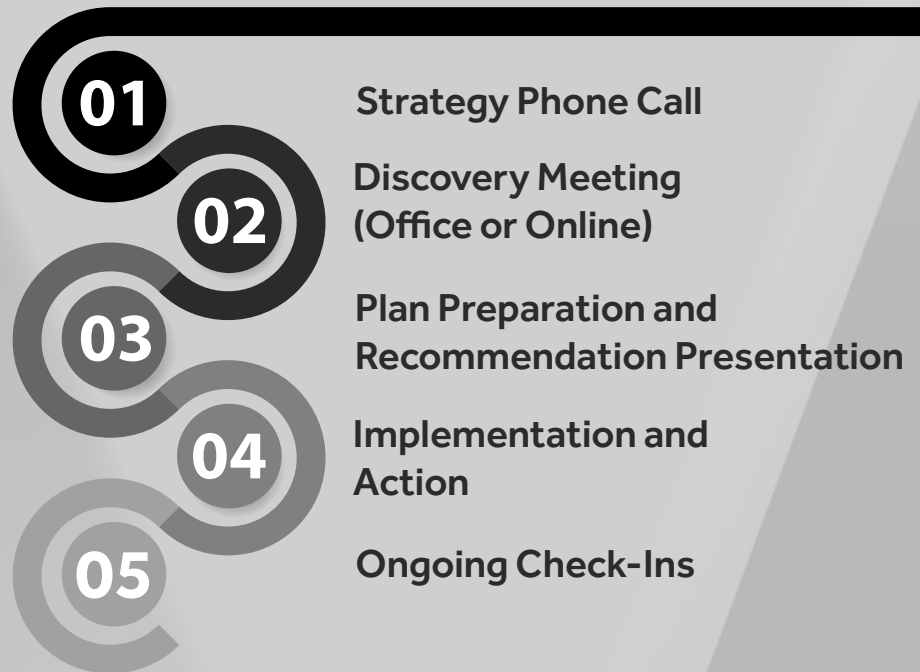
To enhance your business efficiency, we offer equipment finance solutions tailored to your requirements. Our lending specialists collaborate closely with you to design finance packages that suit your cash flow and objectives, ensuring you have the necessary funds to acquire the equipment you need.

When it comes to purchasing a new or used car, our car loan services make the process hassle-free. We provide access to a wide range of lenders and financing options, offering competitive interest rates and favourable loan terms. Our team assists you in selecting the most suitable car loan solution, ensuring a smooth and enjoyable car buying experience.

At Vista Finance and Lending, we're committed to optimising your interest rates and overall loan structure through our extensive panel of lenders. We take pride in helping our clients enhance their financial position and achieve their goals. Contact us today to explore tailored lending solutions that align with your needs and embark on your journey towards financial success.

OUR PROCESS

At Vista Financial Group, we have developed a comprehensive five-step advice process to ensure that we fully understand your needs and objectives and can transform them into reality. Let's take a closer look at each step:



1. Strategy Phone Call



It is important that we get to know each other before we sign any documents or prepare any paperwork for you. Therefore, we spend 30 minutes at no obligation to get an understanding of who you are as a person and what is important to you. You can use this time to gather a better understanding of who we are, and what we offer and we will answer any questions you may have (don't worry, everyone has a lot of questions!)

2. Discovery Meeting (Office or Online)

Building on our initial conversation, the Discovery Meeting allows us to delve deeper into your aspirations. Whether we meet in person at our Beaumaris or Geelong offices or through a virtual platform like Zoom or Teams, we'll explore where you see yourself in the next five years and what matters most to you. By understanding your values and vision, we can align our advice to your unique circumstances.



3. Plan Preparation and Recommendation Presentation



After gathering all the necessary information, we'll develop a comprehensive Statement of Advice (SoA). This document will outline our understanding of your goals, expectations, and financial situation. We'll present our recommendations and explain how our strategies will help you achieve your desired outcomes. We encourage open discussion during this stage, as your input is valuable in tailoring the plan to your preferences.

4. Implementation and Action

With your consent, we'll set the wheels in motion to turn your financial future into a reality. Our team will handle all the paperwork and manage the implementation process, providing regular updates along the way. We take care of the details so you can focus on what matters most to you.



5. Ongoing Check-Ins



We recognize that personal and financial circumstances can change over time. That's why we conduct regular check-ins to ensure your strategy remains aligned with your goals. Depending on your complexity and situation, we'll review your plan every three to twelve months, adapting it as needed to account for market fluctuations and legislative changes. Our experienced team will guide you through any adjustments necessary to keep you on track.

At Vista Financial Group, we're committed to delivering insightful advice and helping you navigate your financial journey with confidence. Contact us today to embark on a partnership that puts your financial success first.

INVESTMENT INTO ADVICE

At Vista Financial Group, we understand the importance of offering personalized financial advice that caters to your unique needs. There is no size fits all solution which is why we provide a range of services designed to accommodate various situations, whether you prefer a once off solution or ongoing support.

Our standard minimum financial advice fees are as follows:

FINANCIAL PLANNERS

\$3,300 for individuals and \$4,400 for couples

SENIOR FINANCIAL PLANNERS

\$4,400 for individuals and \$5,500 for couples

Our expert advisors within Master Your Money Now specialise in supporting nurses and millennials (born after 1989), offering tailored pricing to fuel their financial growth. Contact us today to discuss your requirements and our pricing schedule.

To initiate the financial planning process, a 25% deposit from your bank account is required at the conclusion of your discovery meeting. The remaining fee will be payable at the presentation of your advice, regardless of whether you choose to proceed with the implementation or not. The implementation of our advice is included in the stated fee.

In addition to the aforementioned financial planning services, we also offer mortgage broking services. We do not charge a fee for our mortgage broking services. Instead, we receive a commission from the banks, compensating us for the time invested in creating your mortgage broking solution. If you choose to refinance or sell your house within 2 years, there may be a requirement to repay the commission, commonly known as a clawback. If you are considering this option, please contact us to discuss the available choices and ensure the best outcome for your situation.

If you're unsure about the best service for you, please book a complimentary chat to discuss your needs with our team, who can help determine the most suitable solution.

ONGOING MEMBERSHIP

Ongoing membership to Vista Financial Group is available for clients seeking ongoing support with their financial situation. We understand that wealth is a journey, not a one-time event, and our clients desire a long-term relationship with their financial advisor and team to address any questions, concerns, and adapt to changes in markets, legislation, or personal circumstances.

It's important to note that your ongoing membership is annual, and you can cancel upon completion of the twelve-month cycle. You can fund your membership from your super or personal account, subject to legislation and scope of advice. Consult with your accountant to determine whether your ongoing membership to Vista Financial Group is tax-deductible in your personal name.

We offer two ongoing services:





The Gold service is designed for individuals with simpler financial planning requirements, such as millennials building their investments or retirees with straightforward retirement needs.

Typically, clients with less than \$500,000 to invest within Vista Financial Group benefit from this service. With the Gold service, you'll have an annual catch-up with your financial advisor, ongoing support as needed, and formal meetings.

The standard ongoing membership fees for the Gold package are \$330 per month for individuals and \$440 per month for couples.

The Platinum service caters to individuals with complex financial needs and investable assets exceeding \$500,000. It is suitable for high-net-worth individuals or those with multiple entities such as companies, trusts, or self-managed super funds.

With the Platinum service, in addition to your annual review, you'll likely have multiple engagements with your adviser throughout the year as required.

The service fee is a monthly flat rate, typically ranging from 0.8% to 1.1% + GST of your investable assets. The minimum monthly membership fee for singles is \$550, and for couples, it is \$660.



If you're uncertain about which package suits you best, please book a complimentary chat to discuss your needs with our team, who can help determine the most appropriate solution for you.

At Vista Financial Group, we are dedicated to providing ongoing support and tailored financial services to high-affluent retirees and highly educated millennials. Contact us today to start a conversation about how we can assist you in achieving your financial objectives.



PRIVACY AND SECURITY

Privacy and security are of utmost importance to us at Vista Financial Group. We understand that when it comes to financial matters, confidentiality and safeguarding your personal information are paramount. We take your privacy very seriously, and we want to assure you that our commitment to protecting your data is detailed in our financial services guide.

As a financial services provider, we do store your information electronically. We recognize the convenience and efficiency of digital storage and have implemented robust measures to ensure the security of your data. While no system can claim to be completely foolproof, we have taken every possible precaution to safeguard your information.

To ensure the highest level of security, we utilize industry-standard encryption protocols for the transmission and storage of your data. This means that your information is encrypted and can only be accessed by authorized individuals within our organization. Our online storage and handling of data adhere to the same level of protection employed by most banks and government organizations.

We understand that entrusting your data to third parties can be a concern. However, we want to assure you that any third-party involvement in the collection of your data is carefully vetted. We partner with reputable service providers who have demonstrated their commitment to privacy and security. These third parties are bound by strict confidentiality agreements and are only authorized to access your information as necessary to fulfill their specific roles in assisting us with our services.

It is important to note that we do not sell or share your information with third parties without your free, prior, and informed consent. We respect your privacy and will never disclose your personal information for marketing purposes or any other reason unless explicitly authorized by you. Your consent is paramount to us, and we adhere to legal and ethical guidelines regarding the handling of your data.

In the event that we need to share your information with external parties, such as regulatory bodies or government agencies, we will do so only when legally obligated or with your explicit consent. We maintain strict control over the disclosure of your data and ensure that it is shared securely and only when necessary.

At Vista Financial Group, we have implemented comprehensive security measures to protect your information, but we also encourage you to take steps to safeguard your own data. This includes keeping your login credentials secure, regularly updating your passwords, and exercising caution when sharing sensitive information online.

We are committed to maintaining the privacy and security of your data throughout our relationship. Should you have any concerns or questions about our privacy and security practices, we encourage you to reach out to our team. We value your trust and are dedicated to providing you with a secure and confidential environment for your financial needs.

In summary, your privacy is of utmost importance to us, and we have taken extensive measures to ensure the security of your data. Our commitment to confidentiality is detailed in our financial services guide. While no system is entirely foolproof, our online storage and handling of data employ the same level of protection utilized by most banks and government organizations. We do not sell or share your information with third parties without your free prior and informed consent. Rest assured that at Vista Financial Group, we prioritize your privacy and are dedicated to maintaining the security of your data.

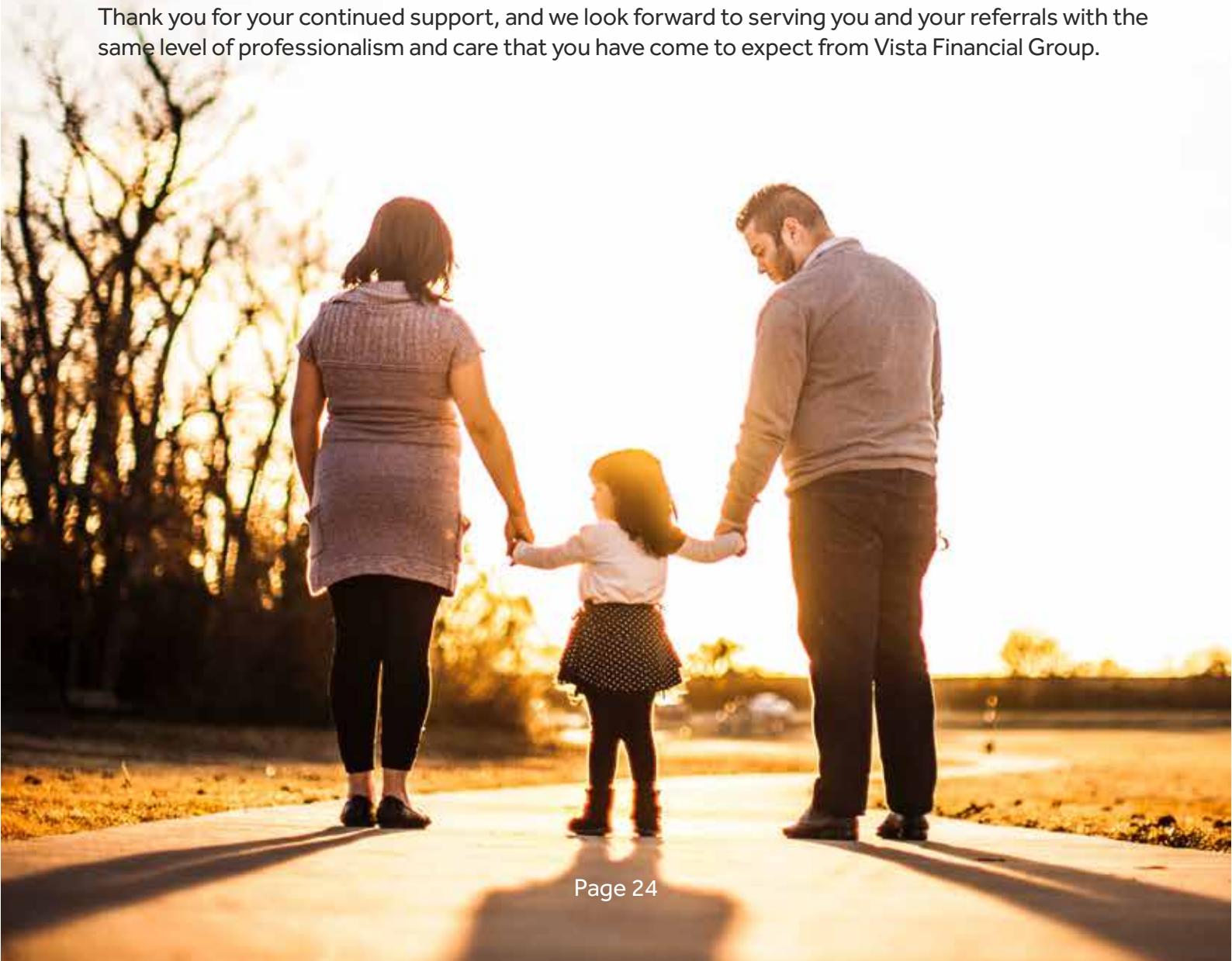
REFER YOUR FRIENDS

At Vista Financial Group, we believe that a satisfied client is the best form of advertisement. If you are happy with the services we have provided, we kindly request that you share your positive experience with your friends, family, and coworkers. Your recommendation not only helps us grow as a business but also extends our commitment to helping more individuals achieve their financial goals.

In addition to personal referrals, online reviews have become increasingly influential in today's digital age. If you are satisfied with our services, we would greatly appreciate it if you could take a few minutes to leave us a five-star review on Google. Your feedback helps others make informed decisions and reinforces our dedication to providing exceptional financial advice and support.

Your positive review and referrals not only benefit us but also enable your friends, family, and coworkers to access the same high-quality financial services that you have experienced. By sharing your positive experience, you are helping us make a positive impact on more individuals' financial well-being.

Thank you for your continued support, and we look forward to serving you and your referrals with the same level of professionalism and care that you have come to expect from Vista Financial Group.



WHERE TO FROM HERE?

Book in a complimentary chat with one of our team at

vistafinancial.com.au/make-a-booking

We are looking forward to help you to achieve your tomorrow

Make sure you follow us on your favourite social media channel

VISTA
FINANCIAL GROUP



Vista Financial Group



MASTER YOUR
MONEY NOW



Master Your Money Now

Orange WealthTM



Orange Wealth

*Achieve your
tomorrow*

VISTA

FINANCIAL GROUP



MASTER YOUR
MONEY NOW

Orange Wealth™

6 – 8 Keys Street Beaumaris VIC 3193
3/16 James Street Geelong VIC 3220
PO Box 7187 Beaumaris VIC 3193

www.vistafinancial.com.au
www.masteryourmoneynow.com.au
www.orangewealth.com.au