

Leapfrog  
LIFE

ONGOING  
SUPPORT  
PACKAGES

Financial Planning



[www.LeapfrogLIFE.com.au](http://www.LeapfrogLIFE.com.au)

# YOUR FUTURE IS IN SAFE HANDS



## LIFE IS ABOUT MORE THAN MONEY

We have seen that the best outcomes are achieved for our clients where there is a strong ongoing relationship with Dominique Bergel-Grant and her team. This is about more than just financial advice, this is about having a trusted expert at your side who will openly share her knowledge and expertise to provide you the relevant information so you can make key lifestyle decisions with confidence.

### Our Commitment to You

As a valued client of Leapfrog LIFE, we believe it is important to work in partnership. With a clear understanding of what our commitments are to you.

- Should any actions arise from your reviews, we will ensure that these changes are implemented and you will not be charged an additional fee to do so if it has formed part of your previous advice. This includes but is not limited to, deposits, withdrawals, and portfolio adjustments. (Note that product providers may charge transaction fees as outlined in their product disclosure statements. Any brokerage costs to buy or sell ASX listed shares in your portfolio will be passed onto you at wholesale cost.)
- During the periods between our reviews, we keep an eye on your investments to ensure that they stay 'true to label', and remain appropriate for your risk profile. Note that this does not mean we panic if a growth investment fluctuates in value, but we check that performance is in line with that market segment. If we believe a fund is not performing in accordance with its profile/charter we will advise you of our recommended course of action. This should allow you some peace of mind, knowing that we're keeping an eye out, but of course, if you notice anything unusual on your account, please alert us immediately.

- If at any time you have a concern or a question, you have direct telephone and email access to us as per your selected support package.
- We will provide assistance with insurance companies for underwriting, claims, and enquiries where Leapfrog LIFE is the adviser on your policy. If at any time, you believe you may have a claim on any of your insurance policies that we have established, please contact our office first, and we will act as your liaison with the insurer. We will do everything we can to minimise the stress and ensure a smooth claims process.
- If the portfolio we manage includes direct shareholdings, and we will collate the paperwork from all of the share registries, in addition to advising you on corporate actions as they arise.
- We will attend and liaise with your other professional advisers (accountant, lawyer etc) for Momentum and Pinnacle Support Programs only.
- We will provide you with a summarised tax report on your financial plan to assist your accountant when preparing tax returns for Momentum and Pinnacle Support Programs only.
- We will liaise with product providers on your behalf to facilitate administrative issues (change of address, account details etc) where Leapfrog LIFE is the listed adviser.
- If we need to undertake any significant activity in response to a major change in your circumstances, we may charge a special project fee at that time. In this way, we keep your annual fees reasonable and only charge additional fees as and when you require the additional activity. These fees will always be disclosed upfront for your agreement.

Please also note:

- On the anniversary of your Ongoing Service Agreement (OSA) every year your strategic advice annual fee will be increased by 4% per annum.
- This Agreement may be terminated by either party giving 30 days written notice.
- Your adviser may charge additional fees with your prior consent other than those listed in this document for additional services outside your selected ongoing support package.
- Leapfrog LIFE reserves the right to change the fees, update or replace the support packages outlined in this document in the future.
- Should you opt out of your ongoing support package there is a legislative requirement that to re-enter an agreement a new advice document is required. The cost of this document will be charged as a one-off upfront cost of up to 75% of your selected ongoing support package in addition to ongoing fees.

## **Commitment From You**

To ensure that the advice that is provided to you remains relevant and adapts to your changing circumstances we ask that you also make a commitment to undertake the following:

- Implement the action items we agree to with our Financial Planner in order to activate and update our financial plan.
- Inform our adviser if we experience any significant life-changing events such as a change in marital status, new dependants, change in occupation, financial windfall, change in income, change in state of health.
- Notify our adviser of any significant change in financial circumstances including debt refinancing, business sale/purchase, property sale/purchase, change of residence, any additional asset purchases, change of household expenses.
- Accept all compliance documentation in an electronic format unless otherwise specified.
- You authorise Leapfrog LIFE to hold a copy of your Tax File Number for our records to simplify the implementation of your advice.
- Ensure our fees are paid within 7 days and understand that your access to ongoing support will be suspended or terminated should an invoice be outstanding.
- Ensure that the information provided is true and correct, and our discussions are conducted without prejudice or omission. Provide all information promptly when requested.
- We will take an active interest in our financial affairs. We understand that our adviser's advice is designed to assist us to make decisions, not to remove our involvement.
- Return all required forms and documents within 10 days and understand that there may be additional charges incurred for additional follow up required by the Leapfrog LIFE Team.

# DOMINIQUE BERGEL-GRANT

Dominique Bergel-Grant is your Lifestyle Designer and Financial Expert. She is a leader in the financial planning industry and is regularly called on by media for her trusted expertise.

"I am a strong believer that sitting still is choosing to fail and that being successful in LIFE is about getting the balance right.

LIFE, after all, would be boring if all we ever did was make LIFE decisions based on financial outcomes alone.

It has been an amazing LIFE journey to this point, and a big thank you to my Mother who allowed me to experience LIFE to the fullest. At the age of seven, she put me on a plane from Sydney to the UK to boarding school thousands of miles away from everything I knew. Being thrown in the deep end and learning to paddle has made me who I am today. I am proud to run a successful business by using the values I learned as I have become a seeker of adventure, and driven to not always follow the flock.

The best part of what I do is that it allows me to share my knowledge. This allows me to witness my clients build real wealth, and not just in financial terms.

I am always seeking moments that do not just make me happy, but also make me joyful. Whether it is sharing my knowledge with a client, spending time with family and friends, or skiing down the slopes.

I have designed my LIFE and I want to share this knowledge with my clients."



## Awards and Acheivements:



## A Trusted Expert For:



## Memberships and Community:



# IGNITE

THE INITIAL SPARK ON YOUR FINANCIAL JOURNEY  
\$185 PER MONTH INDIVIDUALS  
\$220 PER MONTH COUPLES



## LIMITED FOR TODAY

When you are starting out, having the wrong mix of financial products can leave you financially exposed. This is about the product advice and support you need today. Your journey into your financial and lifestyle future is just starting.

## WHAT IS INCLUDED?

This support program is focused on providing you access to the Leapfrog LIFE team for ongoing support and administration for your investment, superannuation or insurance products. This is a limited ongoing support package and will be focused only on your implemented products with Leapfrog LIFE.

### KEY INCLUSIONS

- Two 30-minute general advice sessions
- Product-related advice only
- 60 minutes of implementation assistance
- Insurance review (where applicable)

### SCOPE OF MEETING DISCUSSIONS

- Your product and its suitability
- Investment markets
- Insurance needs

### WANT TO UPGRADE?

If you want to upgrade to one of the other ongoing support packages there is a one-off fee of \$1,800 for an individual and \$2,500 for a couple in addition to the new monthly fees payable. This will include a goals setting meeting, full financial analysis of your current situation, presentation of strategic recommendations to help you achieve your financial and lifestyle goals over the next 5 years, and a question and answer session.

# MOMENTUM

LEAPING TO FINANCIAL FREEDOM  
\$395 PER MONTH INDIVIDUALS  
\$550 PER MONTH COUPLES



## THE ROAD AHEAD

You have had a Drivers Seat or equivalent financial plan previously prepared and want to ensure that you are tracking to your goals and understand that a plan is dynamic and needs to be updated over time with new goals, changes to legislation and other unexpected changes to your LIFE.

## WHAT IS INCLUDED?

This support program is focused on providing you access to the Leapfrog LIFE team and also directly to Dominique Bergel-Grant. This ensures that your roadmap remains dynamic and is updated as your circumstances change so you can continue to work towards financial and lifestyle freedom.

### KEY INCLUSIONS

- Two tailored advice sessions with your adviser
- One phone appointment with the team
- Product-related advice
- Annual progress tracking document
- Property report on your home
- Risk profile assessment
- 4 hours of implementation and question assistance
- Federal Budget general video
- Insurance review (where applicable)
- Limited investment advice

### SCOPE OF MEETING DISCUSSIONS

- Market and economic update
- Impact of legislation
- Review of investments and product holdings
- Review of progress to goals
- Creation of new strategies so you can keep leaping forward
- General lifestyle decision assistance

### OPTIONAL EXTRAS

- Money Maker Program (see separate brochure)
- Mortgage Broking (see separate brochure)
- Additional meeting with adviser \$890 (includes 60 minutes of post-meeting work)
- Additional meeting with team \$330
- Duplicate forms re-completed \$220
- New financial planning modeling from \$1,300
- Property report \$20
- Upgraded investment advice, tailored for portfolio
- Small Business Advice (see separate brochure)

# TAILORED

LEAPING TO FINANCIAL FREEDOM  
\$395 PER MONTH



## LONGEVITY AND SECURITY

A tailored package exclusively designed to focus on ensuring your investments are managed in retirement to suit your goals and long-term cash flow requirements.

## WHAT IS INCLUDED?

This support program is focused on providing you access to the Leapfrog LIFE team and also directly to Dominique Bergel-Grant. This ensures that your roadmap remains dynamic and is updated as your circumstances change so you can continue to work towards financial and lifestyle freedom.

### KEY INCLUSIONS

- Four tailored advice sessions with your adviser
- One phone appointment with the team
- Product-related advice
- Annual progress tracking document
- Property report on your home
- Risk profile assessment
- 2 hours of implementation and question assistance
- Federal Budget general video
- Investment advice on your selected portfolio

### SCOPE OF MEETING DISCUSSIONS

- Market and economic update
- Impact of legislation
- Review of investments and product holdings
- Review of progress to goals
- Creation of new strategies so you can keep leaping forward
- General lifestyle decision assistance

### OPTIONAL EXTRAS

- Money Maker Program (see separate brochure)
- Mortgage Broking (see separate brochure)
- Additional meeting with adviser \$890 (includes 60 minutes of post-meeting work)
- Additional meeting with team \$330
- Duplicate forms re-completed \$220
- New financial planning modeling from \$1,300
- Property report \$20
- Upgraded investment advice, tailored for portfolio
- Small Business Advice (see separate brochure)

# PINNACLE

LIFESTYLE & FINANCIAL FREEDOM  
\$960 PER MONTH INDIVIDUALS  
\$1,240 PER MONTH COUPLES



## THE ROAD AHEAD

You have had a Drivers Seat or equivalent financial plan previously prepared and want to ensure that you are on track and all parts of your financial world are being looked after. Any lifestyle challenge you face can be supported with the expertise of Dominique and her team.

## WHAT IS INCLUDED?

This support program is focused on providing you total access to the Leapfrog LIFE team and also unlimited access to Dominique Bergel-Gran throughout the year. This ensures that you have the support and expertise you need as you navigate your busy LIFE.

### KEY INCLUSIONS

- Four tailored advice sessions with your adviser
- Unlimited phone appointments with the team
- Product-related advice
- Progress tracking document
- Property report on your home and all investment properties
- 6 Personalised video updates from Dominique
- Unlimited 15-minute phone calls with Dominique
- Risk profile assessment
- Unlimited implementation and question assistance
- Federal Budget personalised video
- Insurance review (where applicable)
- Investment advice
- Detailed estate planning review
- Self Managed Super Fund support
- Updated financial modeling as required

### SCOPE OF MEETING DISCUSSIONS

All areas of your lifestyle, and financial matters are included within the scope of advice.

### OPTIONAL EXTRAS

- Money Maker Program (see separate brochure)
- Mortgage Broking (see separate brochure)
- Small Business Advice (see separate brochure)

# MY SUPPORT PACKAGE

## SELECT YOUR PACKAGE

### Individual

IGNITE

MOMENTUM

TAILORED

PINNACLE

### Couple

IGNITE

MOMENTUM

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## OPTIONAL EXTRAS

### Money Maker Program

ONLINE

WEALTH

PLATINUM

### Mortgage Advice

REFINANCE

PURCHASE

### Small Business Advice

ASPIRE

FOCUS

MASTERMIND

### Additional Meetings

ONE \$890

TWO \$1,690

THREE \$2,270

### Additional Financial Modeling

ONE \$1,300

TWO \$1,650

THREE \$1,990

### Tailored Solutions:

### Payment details:

## YOUR CONFIRMATION

By signing this page you acknowledge confirmation of commencement of your selected Ongoing Support Package, this document forms your Ongoing Service Agreement (OSA) as required by legislation. You also confirm your email address for all correspondence below:

Name

\_\_\_\_\_

Signature

\_\_\_\_\_

Email

\_\_\_\_\_

Date

\_\_\_\_\_

# Dominique Bergel-Grant

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