

### The Initial Meeting is at Our Expense

During this meeting, we can discuss your needs and any concerns you have about your current financial situation and we can give you an idea of what we can do to help.

We will also be able to tell you how much the advice will cost so you decide whether to proceed to the next stage. It is important to note, we will only suggest going to the next stage if we feel we can benefit your situation.

### Initial Advice

Financial Planner's provide written recommendations in the form of a Statement of Advice, which we prepare for you after performing all the necessary research. Our fee encompasses preparing, presenting and implementing the Statement of Advice. The fees below, do not include any insurance commission we may receive.

<b>Advice complexity and time involved</b>	<b>Basic (2 to 4 hours)</b>	<b>Comprehensive (6 to 8 hours)</b>	<b>Advanced / Complex (10 + hours)</b>
Fee range	\$660 - \$1,100	\$1,650 - \$2,200	\$2,750 - \$5,500
Advice solutions offered	<ul style="list-style-type: none"> <li>• Rollover or consolidation of 1 or 2 Super funds</li> <li>• Recommending an appropriate fund for your risk profile</li> <li>• Personal Insurance advice inside and outside super with no medical issues</li> <li>• Reviewing and implementing Death Beneficiary Nominations</li> </ul>	<ul style="list-style-type: none"> <li>• Consolidating 3 Super funds or more</li> <li>• Formulating a portfolio in line with your risk profile</li> <li>• Super contribution strategies</li> <li>• Basic SMSF advice, including implementing an investment strategy</li> <li>• Insurance advice inside and outside super with medical issues</li> <li>• Cash flow projections</li> <li>• Debt management and budgeting</li> <li>• Key man and Buy/Sell advice for business owners</li> </ul>	<ul style="list-style-type: none"> <li>• Full retirement planning, including Centrelink where required.</li> <li>• Transition to retirement options</li> <li>• Advanced SMSF advice, including Limited Recourse Borrowing Arrangements</li> <li>• Small Business CGT exemptions</li> <li>• Aged Care</li> <li>• All other identified client needs to be addressed</li> </ul>

## Ongoing Service Agreement

Most of the advice we provide is not “set and forget”. Your investments may require monitoring and/or updating, your situation may change and legislation could change, which impacts your situation. These are some of the reasons we recommend an ongoing service agreement. Below are the different Packages we offer:

Package	Bronze	Silver	Gold
Estimated fee	\$660 p.a.	\$1,320 p.a.	\$2,200 + p.a.
Services we can provide	<ul style="list-style-type: none"> <li>• Available for a meeting every year</li> <li>• Review your portfolio and make changes where required</li> <li>• Receive an update of your situation, to enable us to evaluate what advice is appropriate for you</li> </ul>	<ul style="list-style-type: none"> <li>• Available for 2 meetings a year</li> <li>• Review your portfolio and make changes where required</li> <li>• Receive an update of your situation, to enable us to evaluate what advice is appropriate for you. We will not charge another “Initial Advice” fee</li> </ul>	<ul style="list-style-type: none"> <li>• Available on an ad hoc basis throughout the year.</li> <li>• Review your portfolio and make changes where required</li> <li>• Receive an update of your situation, to enable us to evaluate what advice is appropriate for you. We will not charge another “Initial Advice” fee</li> </ul>