

**The cost of our advice** The fees charged for our advice may be based on a combination of:

- A set dollar amount; or
- A percentage of the funds that you invest.

#### **Initial advice**

This covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare an Initial Advice Agreement. The agreement sets out what our initial advice covers and how much it costs.

The initial advice fee will also be disclosed in your SoA.

#### **Advice implementation**

This is the cost to implement the recommended strategies and products and is based on a set dollar amount.

It is usually disclosed in your initial advice agreement and it will also be disclosed in your SoA.

#### **Ongoing advice**

An ongoing advice agreement will set out our support packages including the advice and services we will provide, the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated.

The fee covers the cost to review the strategies and the products recommended in your SoA. It may be charged as a set dollar amount or a percentage of your investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

#### **Additional advice**

For all other advice, an additional advice fee, based on a set dollar amount, may be payable.

#### **Insurance**

For advice in relation to insurance, we receive payments from the insurance provider, which are factored into the annual premium. These may range from:

- 0% to 130% of the first year's insurance premium paid, and/or
- An ongoing payment of between 0% and 33% per annum of the following years' premium.

#### **Payment methods**

We offer you the following payment options for payment of our advice fees:

- Bpay, direct debt (credit card or savings) and cheque
- Deduction from your investment