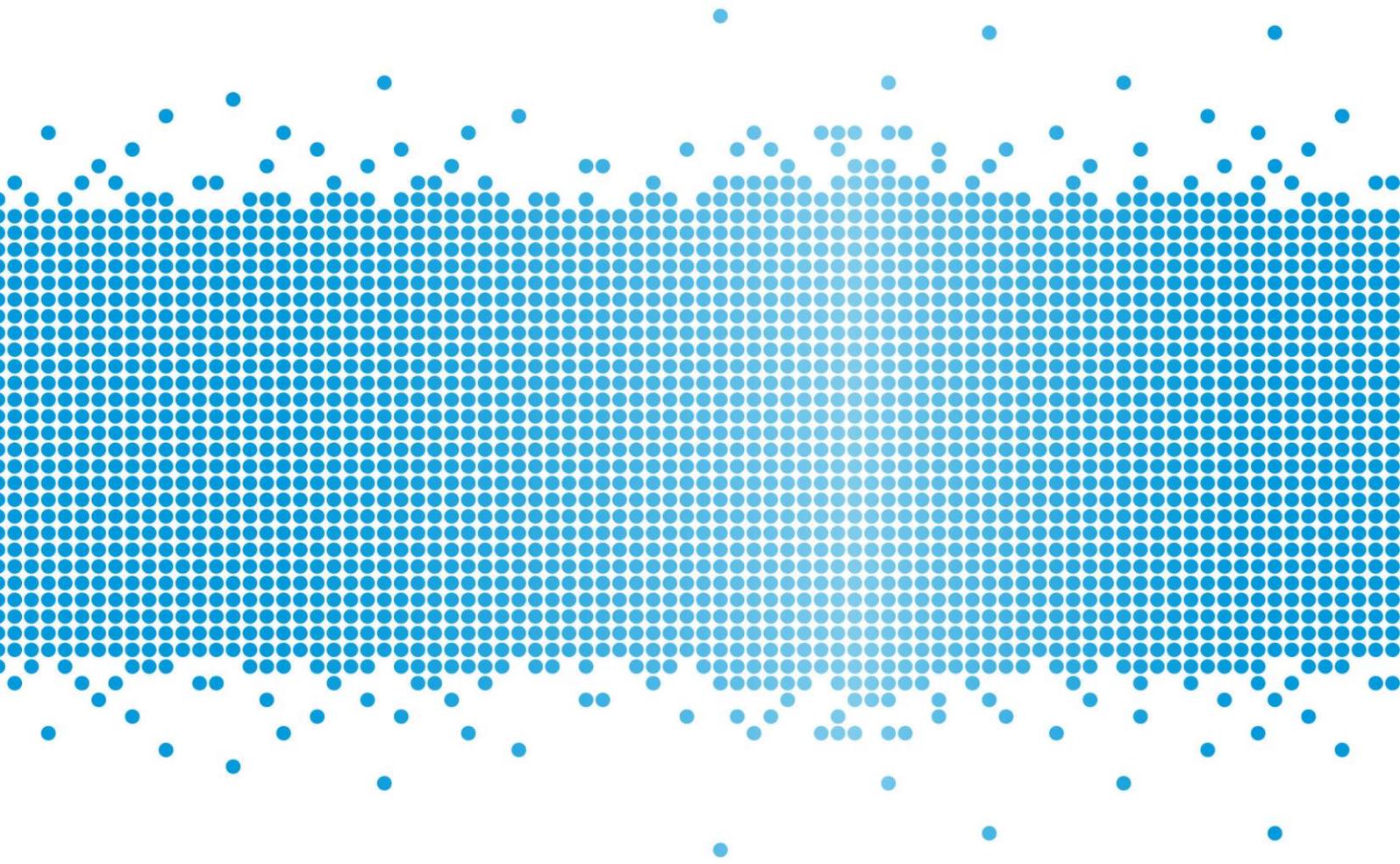


Financial Services and Credit Guide

CORAL HORIZON FINANCIAL PLANNING

Version: 3.0

Date prepared: Wednesday, 21 June 2017



It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

When we provide credit advice we will conduct a preliminary assessment to determine the suitability of a particular product. This is normally documented and provided to you in an SoA, a record of debt advice or a Credit Proposal. We will retain a record of the debt advice which you may request by contacting our office within seven years of the assessment.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

Our team

Established in 2005 and previously trading as Anne Cavenagh & Associates, The Coral Horizon Group was formed in 2011 to bring together a wide range of Accounting & Financial services in a single location. The Group comprises three business units offering Accounting, Administration, Self-Managed Super Fund creation and administration, Financial Planning and Mortgage & Lending Services.

The expansion of the business coincided with a move to a new, state of the art premises in Cockburn. This is a growing business and residential southern suburb of Perth, with over 30,000 households and predictions of further growth in the future.

Our new offices have been designed with our clients in mind, offering spacious, modern and clean designs with a mix of open plan and quieter confidential spaces, both formal and informal. We have invested in the latest processes, systems, technologies and equipment to ensure we can meet the growing demands of our business, our industry and more importantly, our clients.

Far from the standard 'one size fits all' approach of many of the accounting and financial institutions currently in the industry, we value our independence and reflect this through our emphasis on a highly personalised service to our clients. We know that our clients' needs, lifestyle, goals and objectives span a diverse geographical, cultural and educational background. We provide tailored solutions suited to individuals and corporate clients alike.

We value the time that we spend with our clients to hear their story to talk about their goals and objectives and what they are looking to achieve from their money's performance. This allows us to design strategies that are highly individualised and personalised.

As a client of the Coral Horizon Group, you will have a dedicated team looking after you, your investment portfolio and your general financial advice, planning, accounting, taxation and lending needs. When you contact the Coral Horizon Group, you will speak to one of the people on your team at all times.

We have a dedicated team of advisers, para-planners and support staff to help deliver quality financial planning services to you. Details of our staff can be found on our website.

Summary of the business

Name	Anne Cavenagh Pty Ltd trading as Coral Horizon Financial Planning
Australian Business Number	89 115 051 280
Authorised representative number	290843
Credit representative number	477934

Our office contact details

Address	Unit 2E Plaza 817, Beeliar Drive, Cockburn Central, WA 6164
Phone	08 9417 8211
Fax	08 9417 8366
Email	anne@coralhorizon.com.au
Website	www.coralhorizon.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange. We are able to provide advice and services in relation to your superannuation and investments up to a maximum value only. Should you require advice and services that extend beyond the scope of our services, we can refer you to a suitably qualified financial adviser.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 13.

We can provide advice on	We can arrange the following products and services
<ul style="list-style-type: none"> — Budget and cash flow management — Debt management (including borrowing for personal purposes) — Salary packaging — Superannuation strategies and retirement planning — Personal insurance — Centrelink and other government benefits — Ongoing advice and services, including regular portfolio reviews 	<ul style="list-style-type: none"> — Superannuation, including retirement savings accounts — Self-managed superannuation funds (SMSF) — Managed investments — Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) — Retirement income streams, including pensions and annuities — Personal and group Insurance (life cover, disability, income protection and trauma) — Loans including mortgages and personal loans — Deposit bonds — Life investment products including whole of life, endowment and bonds — Securities (including listed securities and debt securities) — Exchange traded funds and Listed investment companies — Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.

Charter maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those issued or promoted by the AMP Group or as otherwise approved by Charter and where appropriate to your circumstances.

The lenders and lessors whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

Lenders	Lessors
— AMP Bank	— Macquarie
— ANZ	— Esanda
— NAB Broker (Homeside)	— Westpac
— Commonwealth Bank	— Commonwealth Bank
— Macquarie Bank	
— Westpac	
— ING Direct	
— Suncorp	
— St George Bank	
— Bankwest	
— AFG Home Loans	

Tax implications of our advice

Under the Tax Agent Services Act 2009, Coral Horizon Financial Planning is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

Payment methods

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

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to Charter as the licensee on our behalf. They retain a percentage (a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

For details of our service fees, see our Schedule of fees below.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services. These can include financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance.

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice recognition

We may qualify to receive a DMA to recognise and reward our growth and professionalism. The DMA is based on a rate, calculated once per year, and determined by our ranking relative to other Charter Financial Planning practices. Up to 50% of all Charter Financial Planning practices may qualify for DMA payments. The rate may range from 0% to 3.25%, depending on our ranking. It is then applied to our practice revenue of the prior year and paid to us in two instalments a year.

For example, if our DMA is set at 1% and our revenue for the prior year was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

How our performance is ranked

Our practice ranking is based on a scorecard, with points received for the quality of our services, compliance (audit results), our business goals and our engagement with clients through a measure

called Advice Growth Index (AGI). AGI measures the value of our fee for service payments and our clients' product holdings over the previous year.

Value participation scheme

AMP will provide us a cash payment based on the total in force annual premiums on some AMP insurance products and funds under management in some AMP wealth management products. The amount paid is based on the following:

- A tiered rate of up to 3% is applied incrementally to total premiums on some AMP insurance products. For example, if a client takes out a qualifying AMP insurance policy with an annual premium of \$3,000, we may receive an annual payment of up to \$90 in respect of that policy, with the rate applied dependent on the total combined premiums from all qualifying AMP insurance products.
- A tiered rate of up to 0.25% is applied incrementally to the total funds under management in qualifying AMP wealth management products. For example, if an existing client with a qualifying AMP wealth product invests a further \$40,000 into that product, we may receive up to \$100 in respect of that specific investment, with the rate applied dependent on the total qualifying funds under management.

From 1 July 2014, all investments in AMP wealth management products by new clients have been excluded from the scheme.

Buyout option

We are eligible to sell the register rights of our client base to Charter. The value of the sale is based on a multiple of the ongoing revenue generated from financial products.

Annual advice conference

The advice conference is an annual event which offers advisers the opportunity for professional development and to hear updates on AMP's thinking about the future of advice. Charter subsidises the costs of the advisers attending. The value will depend upon a range of factors, including the nature of the courses and events planned.

Educational support

Charter Financial Planning rewards individuals with educational support if they meet certain qualifying criteria. The qualifying criteria may vary, and is normally based on the standard of our financial planning services and our business performance.

Business support

We might receive financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of securities (such as shares and rights issues). The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that SMSF Advice has with providers of financial services and products as they could be seen to influence the advice you receive.

About licensee

SMSF Advice Limited (SMSF Advice)

ABN 11 074 225 353

Australian Financial Services Licensee and Australian Credit Licensee No: 234664

SMSF Advice is a member of the AMP Group and has:

- Approved the distribution of this guide
- Authorised to provide advice and other services as described in this guide
- Authorised to provide credit assistance services to you

SMSF Advice's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

SMSF Advice is a member of the AMP group of companies. can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such SMSF Advice is affiliated with:

- | | |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited |
| — NMMT Limited | — AMP Capital Investors Limited |
| — N.M. Superannuation Pty Limited | — AMP Superannuation Limited |
| — Multiport Pty Limited | — AMP Life Limited |
| — ipac asset management limited | — Cavendish Superannuation Pty Ltd |
| — AMP Bank Limited | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd | — Super IQ Pty Ltd |

If recommend a product issued by the AMP Group or a third party product issuer, they will benefit from recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Charter's relationships with other companies

Issuers of products do not pay to be included on the approved products and services list.

Product issuers or service providers that have been selected for inclusion may pay AMP Services Limited the following benefits up to the following amounts (these are all inclusive of GST):

- A fixed payment of up to \$495,000 for risk insurance products.
- A fixed payment of up to \$195,000 for investment products.

Our practice does not receive any part of these payments. From time to time, product issuers have access to Charter and its authorised representatives to provide education as well as give training on their products.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on advicecomplaints@amp.com.au, or put your complaint in writing and send it to:
Attention: National Manager, Advice Complaints
Level 12, 33 Alfred Street
Sydney NSW 2000
- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p>Financial Ombudsman Service (FOS) GPO Box 3 Collins Street West Melbourne VIC 3001 1300 780 808 www.fos.org.au info@fos.org.au</p>
<p>Any issue relating to your personal information</p>	<p>The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au</p>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the **Financial Planning Association (FPA)** at <http://www.fpa.asn.au> to make a complaint (please note that the FPA cannot award compensation).

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. SMSF Advice is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of SMSF Advice, even where subsequent to these actions they have ceased to be employed by or act for SMSF Advice.

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and SMSF Advice may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by SMSF Advice to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and SMSF Advice will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or SMSF Advice holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of AMP's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Australian Finance Group (AFG)

AFG is an aggregator, which simply means it acts as a gateway or interface between mortgage brokers and lenders by providing an IT platform through which brokers submit loan applications and deal with lenders as well as providing some other ancillary services.

As Charter and its Accredited Mortgage Consultants are part of the network of mortgage brokers that use AFG's aggregation services, they are entitled to participate in bonus arrangements between AFG and individual lenders. Any payments by lenders to AFG are based on the volume of all new or increased loans put through AFG, including that of Charter, and/or the quality of these submissions e.g. application to settlement conversation rate. AFG then pays Charter its proportion of this bonus payment, according to the amount of business it submitted through AFG during the period, and in turn Charter determines what proportion, if any, its Accredited Mortgage Consultants are entitled to receive. These bonuses are a percentage of the loan balance and are separately negotiated between each lender and AFG. Please note that lenders can change the percentage at any time and not all lenders pay volume or quality bonuses. The commission bonuses are included in the commission ranges shown in Our fees.

In addition, some lenders may offer commission bonuses and other incentives e.g. offshore conferences, which are based on the volume of loans settled, value of individual loans and quality of submissions lodged by the individual Accredited Mortgage Consultant with that particular lender. Such benefits vary from lender to lender. AFG then pays commission bonuses to Charter who in turn determines what proportion, if any, its Accredited Mortgage Consultants are entitled to. As a general guide, these bonuses range between 0.45% and 1.1% of the loan balance initially and 0.5% each year, however, lenders can change these at any time.

Other incentives are paid directly to the Accredited Mortgage Consultant by the lender. These may include indirect benefits for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits or direct benefits for example an overseas holiday based on the volume of business lodged with the lender over a specified period.

Any benefits that we may receive that are related to a loan recommended to you which is regulated by the National Consumer Credit Protection Act, will be disclosed in our advice to you prior to application.

Our Financial Advisers and Credit Advisers

About Anne Cavenagh



Experience	Anne has more than 20 years' experience in Financial Planning, banking and finance. Her experience extends across the full range of financial planning services with an emphasis on strategic planning incorporation Self-Managed Super Fund Strategies. Personal Insurance Strategies, direct equities advice, portfolio construction and Superannuation. Anne spent 9 years with the Westpac Banking Corporation providing financial planning and banking services. In 2004, Anne joined Macquarie Bank as a strategic portfolio manager and spent a year on a stock broking desk. In 2005, Anne opened her own practice, offering a full range of financial products and solutions to clients.
Qualifications	Dip.FS(FP), Cert IV.FS(F&MB)
Memberships	Association of Financial Advisers (AFA)
Phone	08 9417 8211
Email	anne@coralhorizon.com.au
Authorised representative number	290842
Credit representative number	401623

The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

I am also an Accredited Mortgage Consultant and as a credit representative of Charter I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from a range of lenders approved by Charter.

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek. The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans

How I am paid

I receive the following from our practice:

- salary - I am a director and employee of Coral Horizon Financial Planning and receive a salary from the practice.

About Joshua Pirie



Experience	Josh has 4 years industry experience within the financial services industry. Josh brings integrity, professionalism and competence to the work force and has a passion for helping others. He offers high level Financial Planning services with an emphasis on strategic planning and personal insurance strategies.
Qualifications	Bachelor of Commerce, Advanned Diploma of Financial Planning, Diploma of Financial Planning, Professional Diploma in Stockbroking.
Memberships	FPA
Phone	08 94178211
Email	josh@coralhorizon.com.au
Authorised representative number	1250943
Credit representative number	494353

The advice and services I can provide

I am authorised to provide advice and services in relation to goals based investing, investments, insurance, superannuation and retirement income streams only, and only up to a maximum value for superannuation and investment advice. The areas I am not authorised to provide services in are:

- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified adviser. I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- Salary - I am an employee of Coral Horizon Financial Planning and receive a salary from the practice.

About Rebecca Levesque



Experience	Rebecca has 6 years experience working as the Practice Manager for Coral Horizon Finance. Rebecca manages the day to day running of the business and the team, ensuring the group's back office processes and procedures run smoothly and efficiently . Rebecca has now moved into a Mortgage broking Role. Rebecca is highly focused on the business's valuable clients and their expectations.
Qualifications	Certificate IV in Finance and Mortgage Broking
Memberships	FBAA
Phone	08 9417 8211
Email	rebecca@coralhorizon.com.au
Credit representative number	498122

The advice and services I can provide

I am an Accredited Mortgage Consultant and as a credit representative of Charter I am authorised to provide credit assistance in relation to loan products.

Subject to meeting lender credit criteria, I am accredited to arrange credit for you from a range of lenders approved by Charter.

This lender does not necessarily represent all the lenders who offer credit of the nature you may seek. The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans

How I am paid

I receive the following from our practice:

- salary - I am a director and employee of Coral Horizon Financial Planning and receive a salary from the practice.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial service fees

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.

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Initial service fees range between \$1,000 and \$7,000 for a single strategy and \$1,000 and \$7,000 for multiple strategies. The initial advice fee covers the cost of researching and preparing your financial plan. Before providing you with initial advice we will prepare an initial advice agreement. The initial advice agreement sets out what my initial advice will cover and how much it will cost	Starting from \$1,000

Ongoing service fees

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. We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
Ongoing advice fees range between \$2,200 for single advice strategies and \$11,000 for multiple and complex advice strategies per annum. The ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available. Before providing you with ongoing advice we will prepare an ongoing advice agreement. The ongoing advice agreement will set out what my ongoing advice will cover, your payment method, and how much it will cost.	Starting from \$2,200 pa

Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 130% of the first year's premium.	Up to 33% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$1,300.00 initially and \$330.00 pa.
Loans	Up to 1.485% of the initial loan balance.	Up to 0.55% of the outstanding loan balance each year.	If your loan balance was \$100,000 we would receive up to \$1,485.00 initially and up to \$550.00 pa.

All fees and charges include GST.

If an agreed advice fee is charged then may rebate all or some of the commission.