1800 17 37 57

SCHEDULE OF FEES

Please refer to our Financial Services Guide before reading this schedule.

1. Introductory Review & Statement of Advice (Financial Plan)

Most Introductory Reviews & Plans come at a discounted fixed cost of **$4,400** for up to **48 hours** work. Occasionally additional work may be required for exceptional reviews. If additional work is required, then prior to commencing, your advisor will provide a quote at very competitive scheduled rates (see below).

2. Full-Service Percentage Fee Scale

The **engagement** and **annual subscription** fees depend upon the level of investment as follows:

Client Classifications	Total Funds Invested	Engagement (Set-Up) Fee	Subscription Fee p.a.	Performance Option
Bronze	below $100,000	$2,200	$2,750	
Silver	$100,000 to $499,999	$4,400	3.3%	
Gold	$500,000 to $999,999	$5,500	2.75%	Available
Platinum	$1,000,000 or more	$5,500	2.2%	Available

All up-front brokerage and commissions are waived via rebates - **saving you up to 4%**. Gold and Platinum clients have the option of a smaller base fee, with a performance-based component (details upon request).

Commit to the engagement and first annual fees within 30 days of receiving your Statement of Advice and we'll **REBATE 50%** of your Financial Plan Fees (see item 1 above) back to you.

IMPORTANT: If comparing rates with other providers, please remember that our ongoing service includes the processing and filing of all investment-related paperwork and consolidated reporting. Many providers charge additional "platform", "master trust" or "wrap" fees for such services.

3. DIY Basic – $440 per quarter year.

This unique set of investment resources and support services is for clients who don't require specific advice or administration services, but wish to adopt a Do-It-Yourself (DIY) approach. This package provides the DIY investor with general advice and tools to enable them to "DIY like a professional".

4. DIY Plus – $660 per quarter year.

For clients wishing to perform their own planning and trading but want access to research and reports, administrative support, tax return preparation and extra general advice. Also suited to non-internet users.

5. Commissions

Full-service subscribers have all up-front investment commissions rebated, thus reducing the number of "hidden" costs. Occasionally it's simpler for clients to choose commissions rather than fees, or pay their fees via commissions. We offer you this option and invite you to ask us to compare the alternatives.

6. Fee-for-Service

You can choose to engage Lifestyle Investment Planning for ad hoc consulting, financial plan preparation, reviews, or merely to effect transactions without specific advice. Ad hoc services are charged at the standard scheduled rate of **$132 per hour**. It's often difficult to estimate the work required in advance, thus the subscription alternatives tabled above provide greater certainty and value.

See the Comparison Matrix over the page and our *Service Profile* for details of all the service options.

Service Comparison Matrix	**DIY Basic**	**DIY Plus**	**Full**
Engagement Fee (including GST)	**$660**	**$660**	**refer to fee scale**
Quarterly Subscription (including GST)	**$440**	**$660**	
Register for online access, newsletters, scheduled reports, admin.	✓	✓	✓
Establish trading, administration and record management accounts	✓	✓	✓
Prepare and Lodge product applications and related administration	**NO**	✓	✓
General Services			
Introductory Training in the use of DIY toolset	✓	✓	N/A
Access to Educational Courses and Seminars	✓	✓	✓
Technical Support & General Advice (telephone, e-mail, fax, post)	✓	✓	✓
Quarterly Planning Newsletter (e-mail, fax, post)	✓	✓	✓
Personal Advice - Formal Statement of Advice (e-mail, fax, post)	**NO**	**NO**	✓
Internet facilities (secured online access)			
Online access to personal details	✓	✓	✓
On-line Articles on Trading Tactics & Charting	✓	✓	✓
Weekly Share Broker Newsletter (e-mail)	✓	✓	✓
General Economic & Market Summaries	✓	✓	✓
Detailed Research & Recommendations (multi-source, plus multi-analyst consensus)			
Weekly WERCS Report - Online, e-mail, Fax or Postal transmission	✓	✓	✓
Model Portfolios – recommended asset mix and specific shares	✓	✓	✓
Top Twenties - Buys, Sells and Statistically Ranked	✓	✓	✓
Stock Picker	✓	✓	✓
Company & Fund Details	✓	✓	✓
Company Announcements	✓	✓	✓
Managed Funds Research	✓	✓	✓
On-line News from Financial News Services	✓	✓	✓
Trading & Intra-day Monitoring			
Market Map	✓	✓	✓
Multiple Watch Lists – Live Pricing	✓	✓	✓
Dynamic Charts	✓	✓	✓
Detailed Live Price Quotes & Market Depth - equities and warrants	✓	✓	✓
Online & WAP Trading, including Float/IPO Applications	✓	✓	✓
Fax and e-mail orders/instructions	**NO**	✓	✓
Telephone, or verbal trading orders/instructions	**NO**	**NO**	**NO**
Portfolio Management/Administration			
Review Portfolio Holdings (Valuation)	✓	✓	✓
Review Portfolio Yield, Income, Realized/Unrealized Capital Gains	✓	✓	✓
Downloadable Historical Data – Equities	✓	✓	✓
Monitoring			
Notify Changes to Recommendations (e-mail/SMS)	**NO**	✓	✓
Price Range & Company Status Alerts maintained (e-mail/SMS)	**DIY entry**	✓	✓
Upcoming Dividend Report & Review Screen	✓	✓	✓
Periodic/Statutory Administration & Reporting			
Quarterly snapshot & consolidated reports (e-mail, fax, post)	**NO**	✓	✓
Electronic document archiving to CD-ROM.	**NO**	✓	✓
Annual formal strategy review.	**NO**	**NO**	✓
Annual Tax Return Preparation and Lodgement. *	**NO**	✓	✓

* **For conditions, see "*Scope Of Fixed-Fee Tax Service*" section of our *Service Profile* document.**

Research and newsletters are available on request, or via Internet access. You can elect to receive weekly reports and research via e-mail or post, or only be notified of changes in investment status. This form of exception notification saves you time by ensuring that you only receive information that is relevant to your current needs.

Other Benefits Received by Advisors

Mortgage services and service referrals may earn commissions for your advisor. They are paid by the third party receiving the referral and are not an expense to you in any way. See the ***Fees*** page of our website for further details.

Your advisor provides full disclosure of all commissions, benefits, prizes, or entitlements resulting from any service or recommendation they provide. Advisors may earn an equity share in the practice. It is not possible to quantify the extent or value of this interest at the present time. Feel free to ask us about our remuneration process at any time.