

Fee / Brokerage / Commission Schedule

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Our Planning for Prosperity office

Address: 242 Glen Osmond Rd, Fullarton SA 5063
Postal Address: As above
Phone Number: (08) 8333 0790
Fax Number: (08) 7200 2647
Web: www.planningforprosperity.com.au

Who is my Adviser?

Here at the Planning for Prosperity office your advisers will be:

Bob Budreika DFP, PC, SMSF
Senior Financial Adviser
Authorised Representative - No. 241180

Daniel Budreika BAppFin, Dip FS (FP), PC, SMSF
Senior Financial Adviser
Authorised Representative - No. 283192

Adviser Authorisation and Remuneration

The Planning for Prosperity office is operated by Bob and Daniel Budreika. Daniel and Bob receive 95% of the fees and or commission; the licensee, Infocus Securities Australia Pty Ltd (Infocus), receives the balance, being 5%.

Bob is an authorised representative of Infocus and is authorised to provide the full range of financial services and products offered by Infocus, as outlined in the Financial Services Guide (FSG) Brochure provided to you with this insert, except as follows:

Bob is not authorised to provide advice in Margin Lending Products and Credit Services, including: assistance with mortgages, personal loans & credit cards.

Daniel is an authorised representative of Infocus and is authorised to provide the full range of financial services and products offered by Infocus, as outlined in the Financial Services Guide (FSG) Brochure provided to you with this insert, except as follows:

Daniel is not authorised to provide advice in Margin Lending Products and Credit Services, including: assistance with mortgages, personal loans & credit cards.

Referral Fees

A third-party referrer may receive a referral fee or commission for introducing you to an Infocus office, or we may receive your details as a referral from others. The payment of any fee for a referral, whether received or payable will not involve an additional cost to you. Any referral fees will be disclosed at the time of the referral and/or detailed in your Statement of Advice.

How Will I Pay for the Services Provided?

There are various ways that you may pay for the services we provide, including:

- **Professional Fees** - where you pay a fee to Infocus for all the services that we provide (including the Statement of Advice (SOA) and implementation and review of the advice). This may be charged by direct invoice, deductions from your investment products or a combination of both (**this is our preferred method**);
- **Brokerage/commissions** - where the investment product provider pays Infocus upon your initial investment (initial fees and charges) and/or regularly throughout the life of your investment (ongoing fees and charges); or
- **A combination of both** - where you pay for the cost of the SOA and a percentage for the product/investment placement, which may include initial fees and charges and/or ongoing fees and charges.

A breakdown of the types of payments we may receive is set out in the following pages.

TYPE OF ADVICE/SERVICE	FEE or REMUNERATION
<p>Advice</p>	<p>Fees may be invoiced directly or collected from the product. For superannuation and investment advice, an upfront fee for service will be charged based on a fixed dollar amount</p> <p>Fee for service for the preparation and implementation of your advice.</p> <p>We charge a flat \$ fee based on the complexity of the advice and the work involved. This fee is negotiated with you and can range from \$0 to \$14,850.</p> <p>Additional fees may be incurred for ongoing services (please refer to the Ongoing Service section).</p>
<p>Ongoing Service – Adviser Service Fee</p>	<p>Providing service on an ongoing basis allows you to have the confidence that you have access to a professional that knows you and your circumstances. It can fund the cost of strategic advice and/or portfolio advice in a changing environment.</p> <p>Fees may be invoiced directly or collected from the product. Ongoing fees may be charged based on either a fixed dollar amount, the value of the funds invested, or a combination of these methods. This fee will be negotiated with you and can range from \$1,515 to \$6,747 and are indexed by 3.5% annually.</p>
<p>Other Services</p>	<p>Ad-hoc services can be provided on an as needs basis. Fees will be agreed before any work commences and may be based on time to complete at a cost of \$235.67 per hour or as a set fee up to \$14,850.</p>
<p>Commissions</p>	<p>Upfront and Ongoing: Investment/Superannuation</p> <p>Although there is no ability for commission to be paid or received for new business (other than insurance) placed post 1st July 2013, some accounts established prior to that time may still pay commissions. This is paid by the issuer of the financial product/s recommended, when the product is issued to you.</p> <p>Upfront payments can be up to 4.4% of the funds under management; based on an account balance of \$1,000, this equates to \$44.</p> <p>Ongoing payments can be up to 2.2% of the funds under management; based on an account balance of \$1,000, this equates to \$22.</p> <p>Upfront and Ongoing: Insurances</p> <p>This is paid by the issuer of the financial product/s recommended and is payable on an ongoing basis while the investment/insurance is still in place.</p> <p>Upfront payments can be up to 140% of the premium paid; based on a premium of \$1,000pa, this equates to \$1,400 in year one.</p> <p>Ongoing payments can be up to 45.5% of the premium paid; based on a premium of \$1,000, this equates to \$455.</p>

Your advice document will disclose any benefits or fees received by Infocus and/or your adviser.

All of the above fees and commissions are inclusive of GST.

Infocus Securities Australia Pty Ltd ABN 47 097 797 049
 Australian Credit License and AFSL No. 236523 trading as
 Infocus Money Management and Infocus Financial Advice.

Note: This Adviser Fee Schedule Insert completes your Financial Services Guide.