# Fee / Brokerage / Commission Schedule

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Our Legal & Financial Advisory Services Australia office:


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|---|---|
| Address: | Suite 12, Tamborine Plaza<br>Cnr Beacon & Main Western Rds |
| Postal Address: | PO Box 203,<br>Eagle Heights QLD 4271 |
| Phone Number: | (07) 5545 1205 |
| Fax Number: | (07) 5545 3026 |
| Web: | www.legalfinancial.com.au |


## Who is my Adviser?

Here at the Legal & Financial Advisory Services Australia office your adviser will be:

**Sonya Treble** CFP®, Dip FP, BA (Hons) LL. B
Senior Financial Adviser
Authorised Representative - No. 273042

## Adviser Authorisation and Remuneration

The Legal and Financial Advisory Services office is operated by Sonya Treble through Asset Architects Pty Ltd (ABN 44 121 348 098). Asset Architects Pty Ltd receives 100% of the fees and or commission. The licensee, Infocus Securities Australia Pty Ltd (Infocus) is paid a fixed fee to provide Licensing, Professional Indemnity Insurance, Software and Research as well as the general business support they provide to their authorised representatives.

Asset Architects Pty Ltd is a corporate authorised representative (No. 305386) of Infocus. Sonya Treble 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, excluding Credit Services.

Sonya Treble is remunerated by means of a salary paid by Asset Architects Pty Ltd. Further, as a shareholder of Asset Architects Pty Ltd, Sonya may receive other benefits from fees and commissions such as dividends or distributions that may be paid by Asset Architects Pty Ltd.

## Share Trading

Where the services of a stockbroker are utilised to deal in shares, the licensee receives between 0% and 1% of the brokerage amount paid for the service.

## Referral Arrangements

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

| Provider | Payment arrangement |
|---|---|
| H&R Block | up to 30% referral payment |

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice.

## Shareholding

Your adviser, Sonya Treble, either directly or indirectly, holds ordinary shares in Infocus Wealth Management Ltd (ABN 28 103 551 015).

## Associated Businesses

Your adviser, Sonya Treble, is associated with the below businesses:

- Legal & Financial Advisory Services Pty Ltd (ABN 49 144 728 361) t/a Tamborine Mountain Law.

Services provided by these entities are not provided by Infocus.

## 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;

- **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 |
|---|---|
| **Advice** | Fees may be invoiced directly or collected from the product. An upfront fee for service may be charged based on either a fixed dollar amount on the value of the funds invested, or a combination of these methods.<br><br>Fee for service for the preparation of your advice.<br><br>This fee is based on an hourly rate of $396.00 per hour with a minimum fee of $1,100 and a maximum fee of $5,500.<br><br>Hourly rates for the Legal & Financial Advisory Services Australia office are:<br><br>• Senior Financial Adviser $396.00 per hour<br>• Financial Adviser $220.00 per hour<br>• Planning Assistant $165.00 per hour<br>• Administrative Assistant $110.00 per hour<br><br>Alternatively, we may agree to 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 $396 to $10,100.<br><br>A non-refundable $500 deposit will be charged when instructions are provided to proceed and the balance on presentation of the Statement of Advice. |
| **Implementation** | The cost of implementing your financial strategy will usually cost between $1,100 and $20,200, depending on the products, strategies and time involved.<br><br>Alternatively, an implementation fee of between 1.1% and 3.3% of the initial invested funds (e.g. if you have invested $100,000 in a managed fund, the implementation fee paid by the fund manager may be between $1,100 and $3,300).<br><br>These costs may be in addition to any advice fee and will be set out in your advice document.<br><br>You can choose to receive an invoice for your implementation fee. Alternatively, we may be able to deduct the fee from your financial products. Your adviser will discuss and agree payment options with you.<br><br>Additional fees may be incurred for ongoing services (please refer to the Ongoing Service section). |
| **Ongoing Service – Adviser Service Fee** | 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.<br><br>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 $1,800 to $40,400.<br><br>Alternatively, an Adviser service fee of up to 2.2% of funds under management (e.g. if your investment amount is $100,000, then Infocus may receive up to $2,200pa). These fees will typically be paid on an ongoing basis while the investment is still in place. |
| **Other Services** | 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 $396 per hour or as a set fee up to $10,100. |

| TYPE OF ADVICE/SERVICE | FEE or REMUNERATION |
| --- | --- |
| **Commissions** | **Upfront**<br><br>This is paid by the issuer of the financial product/s recommended when the product is issued to you. This may be deducted from the initial amount you have invested or it may be payable from the product provider's own resources.<br><br>**INVESTMENT/SUPERANNUATION**<br><br>Can be up to 3.3% of the funds under management; based on an account balance of $1,000, this equates to $33.<br><br>**PERSONAL INSURANCES**<br><br>Can be up to 140% of the premium paid; based on a premium of $1,000pa, this equates to $1,400 in year one.<br><br>**Ongoing**<br><br>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.<br><br>**INVESTMENTS/SUPERANNUATION**<br><br>Can be up to 2.2% of the funds under management; based on an account balance of $1,000, this equates to $22.<br><br>**PERSONAL INSURANCES**<br><br>Can be up to 45.5% of the premium paid; based on a premium of $1,000, this equates to $455. |

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.**