

TYPE OF ADVICE/SERVICE	FEE or REMUNERATION
<p><b>Advice</b></p>	<p>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.</p> <p>Fee for service for the preparation of your advice.</p> <p>This fee is based on an hourly rate of \$330 per hour with a minimum fee of \$660 and a maximum fee of \$15,000.</p> <p>Hourly rates for the Elevate Finance office is:</p> <ul style="list-style-type: none"> <li>• Senior Financial Adviser \$330.00 per hour</li> </ul> <p>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 \$660 to \$5,500.</p>
<p><b>Implementation</b></p>	<p>The cost of implementing your financial strategy will usually cost between \$1,000 and \$15,000, depending on the products, strategies and time involved.</p> <p>Alternatively, an implementation fee of up to 5.5% 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 up to \$5,500).</p> <p>These costs may be in addition to any advice fee and will be set out in your advice document.</p> <p>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.</p> <p>Additional fees may be incurred for ongoing services (please refer to the Ongoing Service section).</p>
<p><b>Ongoing Service Adviser Service Fee</b></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. The fixed portion of this fee will be negotiated with you and can range from \$1,200 to \$15,000.</p> <p>In addition, an Adviser service fee of up to 1.1% of funds under management can be levied (e.g. if your investment amount is \$100,000, then Infocus may receive up to \$1,100pa). These fees will typically be paid on an ongoing basis while the investment is still in place.</p>
<p><b>Other Services</b></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 \$330 per hour or as a set fee up to \$5,500.</p>

## Commissions

### Upfront

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.

#### INVESTMENT/SUPERANNUATION

Can be up to 4.4% of the funds under management; based on an account balance of \$1,000, this equates to \$44.

#### PERSONAL INSURANCES

From 1/1/2018 the maximum amount of commission payable by manufactures to advisers is restricted to 80% of the premium payable in the first year. Based on a premium of \$1,000pa, this equates to a maximum of \$800 in year one.

### Ongoing

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.

#### INVESTMENTS/SUPERANNUATION

Can be up to 2.2% of the funds under management; based on an account balance of \$1,000, this equates to \$22.

#### PERSONAL INSURANCES

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.

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