

# Fee Schedule of Financial Planning

## 2011/2012 Fee Schedule

For full details of our fees please refer to our Financial Service Guide (FSG) and Statement of Advices (SOA). Here we set out the fees as a guide. The service is offered in two parts – as an initial service (details below) and an ongoing service (details below).

### Initial Service

Consists of consultation and preparation of a Statement of Advice. Michael Todd charges a flat fee or hourly rate. Upfront Fees are payable via cash cheque, direct deposit, EFT, Credit Cards, offsets against commissions or your investment via 3<sup>rd</sup> party institution. We will prefer not to receive commissions for new business until it's fully banded in 1<sup>st</sup> July 2012. We do not take bonuses. The Sample of our fees is set out in the table below.

Michael Todd will confirm the type of service level would apply to you after the first meeting with you and before proceeding with developing the plan.

The level of service required depends on the complexity of your affairs. Generally, a single person with a few assets and loans would be at the simple end; a couple with a Managed Super Fund and/or trust and various other investments could be at the complex end.

Our fees based on services provided by complexity apply to both upfront and ongoing:

Hourly rate Principal is from \$220 to \$330, Planner is \$180, Admin, Researcher, etc \$88.

Or Flat Fee:

Standard SOAs flat rate	Strategy Only	Strategy & Implementation
Simple case	<b>\$1,900</b>	<b>\$2,900</b>
Medium case	<b>\$2,900</b>	<b>\$4,000</b>
Complex case	<b>\$4,000</b>	<b>\$6,000</b>
Special Case	<b>POA</b>	
Other		
Risk Advice only	<b>\$1,000</b>	<b>\$2,000</b>

## On-Going Service

Michael Todd recommends that you review your portfolio and the investment strategy at least once per annum. We offer on-going service to assist you to do this. This services includes:

- A quarterly newsletter via our website;
- An annual review of your strategy and investments;

The hours of service the adviser spends on your review are offered at the following levels. The allowance includes reasonable support from administrative staff. Any fees paid via commission will not be refunded up to 01/07/12.

Level	Description	Fee
Bronze	6 hours of service from your financial adviser	<b>\$1,499 p.a.</b>
Silver	12 hours service from your financial adviser	<b>\$2,400 p.a.</b>
Gold	20 hours service from your financial adviser	<b>\$3,300 p.a.</b>

To discuss your financial situation, the services we can offer and our fees, please contact us on 02 9808 3166.

# Self Managed Super Fund (SMSF) fee structure

2011/2012 Fee Schedule

## Establishment

New Fund(Including Trust Deed)	<b>\$695</b>
Existing SMSF Takeover(Standard)	<b>No charge<sup>1</sup></b> (Condition Apply)

## Corporate Trustee

Superannuation Trustee Company Incorporation	<b>\$840</b>
Annual Company Maintenance Service	<b>\$195</b>

## Compliance Administration

2010-2011 Financial Statements and Returns <sup>2</sup>		
	Accumulation	Pension
• Approved Platform-Based Portfolio <sup>3</sup>	<b>\$1,740</b>	<b>\$1,968</b>
• Standard Portfolio	<b>\$2,064</b>	<b>\$2,316</b>

## Audit

Fund Audit <sup>4</sup>	<b>\$480</b>
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## Pension Services

Account-based Pension Commencement and Reconstruction	<b>\$560</b>
Pension Auto Reset <sup>5</sup>	<b>\$240</b>
Actuarial Certification	
• Account-based – Tax Certification	<b>\$275</b>
• Defined Benefit – Tax & Solvency Certification	<b>\$550</b>
Pension Commutation	
• Account-based	<b>\$370</b>
• Defined Benefit	<b>\$630</b>

## **Business Activity Statement**

Preparation and Lodgement **\$380**

## **Asset Purchase Fee**

For each non standard asset<sup>6</sup> **\$380**

## **Lump Sum Benefit Payment**

Documentation Per withdrawal  
Member over age 60 **\$85**

Documentation Per withdrawal  
Member under age 60 **\$195**

## **Other Services:**

Fund Wind-up<sup>7</sup> **\$1,100**

(including all rollover documentation)

Initial or Amended Asset Segregation<sup>7</sup> **\$285**

(per segregation event)

Segregated Asset Administration<sup>7</sup> **\$285**

(per annum per segregated account)

Options Trading Account<sup>7</sup> **\$390**

Rollover Documentation **\$195**

Amendments to Financial Statements **\$390**

Trustee/Member Appointment/Removal **\$380**

Trust Deed Amendment **\$580**

Administration fee for funds

Holding unlisted instalment warrants **Quotation**

Assisting with Matters of

Non-Compliance or ATO Audit **Quotation**

UK Pension Transfer **Quotation**

Anti-detriment Payments **Quotation**

Marriage Breakdown Benefit Splitting **Quotation**

Death Benefit Processing **Quotation**

Other Services not listed here **Please contact us**

## Additional Information

Telephone      **02 9808 3166**

Email            [Michaeltodd@austwise.com.au](mailto:Michaeltodd@austwise.com.au)

Website         **www.austwise.com.au**

1. Michael Todd will advise the existing Fund Trustee of whether the takeover process is considered by Michael Todd to be “standard” or “non-standard”. A “standard” Fund will not be charged a takeover fee but should the Trustee terminate the Administration Agreement having paid Michael Todd less than 3 financial years Compliance Administration fees, Michael Todd may charge the Trustee a fee not exceeding the annual compliance administration fee. A “non-standard” existing Self Managed Superannuation Fund takeover fee quotation will be advised to the Trustee prior to the commencement of the administration services.
2. This fee is paid in equal monthly instalments by direct debit from the Fund’s Cash Account. Any outstanding balance will be invoiced upon delivery of the Financial Statements. The annual pension fee will apply in respect of the year of pension commencement and all subsequent full or part years in which a pension is paid from the fund. We reserve the right to amend and quote a unique Fund Fee where extraordinary issues exist.
3. This fee is applicable where 100% of Fund assets are held on an Approved Platform for the full financial year. Approved platforms include all investor Directed Portfolio Services (IDPS) and some IDPS-like services such as the Michael Todd investment Portfolio Service.
4. The fund Audit will be conducted by Australian Super Fund Audits.
5. The service automatically combines contributions made during the financial year with an existing pension account effective 30 June. This is applicable where a member is receiving a Transition to Retirement or Account Based Pension while continuing to make contributions to the Fund. The fee is per individual member and will cease when the member reaches age 75 or when it is confirmed that there are no further contributions being made.
6. Non standard assets include but are not limited to direct real property, collectables, private trust units, unlisted public company shares, private company shares and agriculture investments. The fee is payable on initial purchase or transfer into the Fund.
7. There fees are in addition to the applicable Compliance Administration fee for the relevant Financial Year.

This fees quoted in this Schedule include the Goods and Service (GST) and are based on the administration requirements and fees charged by external providers known at the date of this Schedule.