Professional Fees Schedule

Effective From 09 March 2026

Health & Finance Integrated T/A AbleFS
Corporate Authorised Representative of Able Financial Services
(ABN 27 646 319 164) AFSL 530596 Shop 6, 23 Hassall Street, Parramatta N.S.W 2150.

Type	Description	Prices (GST inclusive)
1. Private Estate Administration Services/ General Admin	General Admin/ Private Estate Admin Helping you manage your private affairs (no financial advice, no legal advice) (rate depends on seniority)	$195.00 - 275.00
2. Associate Hourly Rate (Financial Advice/ Strategic/ Complex)	Qualified Associate Hourly Rate - Financial Planner / Adviser Hourly Rate (rate depends on seniority)	$450.00 - 660.00
3. Initial Discussion Meeting - TPD (Discovery Meeting / General Advice)	Appointments with duration of less than 50 minutes for TPD (Total and Permanent Disability approved claims) clients	$275.00
4. Initial Discussion Meeting - Non TPD (Discovery Meeting / General Advice)	Appointments with duration of less than 50 minutes for Non TPD clients (Non Total and Permanent Disability claim) clients	$550.00
5. Initial Discussion Meeting - Non TPD (Discovery Meeting / General Advice)	Appointments with duration of greater than 50 minutes and less than 90 minutes for Non TPD clients (Non Total and Permanent Disability claim) clients	$660.00
6. Drafting, Modelling & Statement of Advice	Initial advice and preparation of an SoA based on individual requirements and entity type	$1,100.00 - 15,000.00
7. One-off Implementation Fees Establishment Fee	Additional work required for implementing advice	0.66% capped at $6,600 per entity/individual or as quoted (minimum $550)
8. Ongoing Retainer/Management based on Defined Scope	Refer to ongoing advisory services	
9. Additional Requests outside defined scope	Execution-only service or ad hoc advice fees charged hourly depending on complexity (reductions may apply for ongoing clients)	at hourly rate
10. Court appearance fee	Minimum half day	$3,300/day
11. Court preparation fee	Hourly but capped at the daily rate	$2,640/day
12. Expert witness reports		$1,650 plus hourly rate for modeling
13. Case Conferencing (including taking instruction)		$660/hour

Notes:

For court appearances, you are liable for all travel and costs and disbursements such as airline tickets, taxi, laundry, parking, etc. Travel time to and from the destination, from our office, is charged at the adviser's hourly rates with a maximum cap of $2,500.

Charge out-rates are subject to change from time to time. Fixed fees are available and will be quoted separately. Any incidentals incurred on your behalf will be charged to you. Please read our Financial Services Guide for further details.

Ongoing Advisory Services

Once your financial plan is implemented, you may choose to participate in an ongoing review service (GST inclusive).

	Services	Essential	Advanced	Private
1	Review (s)	One per Annum	Limited	Unlimited
2	Portfolio Monitoring	Yes	Yes	Advanced
3	At call meetings and priority support	Discounted Hourly	Discounted Hourly	Included
4	Investment, Super and Taxation Planning	Yes	Yes	Advanced Modelling
5	Financial Goal Setting	Yes	Yes	Yes
6	Family Governance, Trusts & Succession	Hourly	Hourly	See below
7	Centrelink Assistance	Discounted Hourly	Discounted Hourly	Discounted Hourly
	Base Fee (Annual Commitment paid monthly)	**$3,400**	**$4,400**	**$6,600**

For Essential Financial Wellbeing Clients (for each client group*)

Funds Under Advice	Tier Fee
$200,000	Included
$200,001-$500,000	1.1%
Above	Not Eligible for Essentials.

For Advanced Financial Wellbeing Clients (for each client group*)

Funds Under Advice	Tier Fee
$400,000	Included
$400,001-$600,000	1.1%
Above	Not Eligible for Advanced.

For Private Financial Wellbeing Clients (with $500,000 or more) (for each client group*)

Funds Under Advice	Tier Fee
$500,000	Included
$500,001-2.5mil	1.1%
$2.5mil- $5mil	0.55%
$5mil-25mil	0.25%

Fees for ongoing advisory services and reviews are all based on a minimum annual retainer fee, ranging from a base of $3,400 to $6,600 plus complexity charges.

The agreed ongoing service will comprise review meetings (with the frequency and number of reviews per annum agreed with you) and other ancillary services.

Please note:

Couples may incur an additional charge of $1,100 per annum (incl. GST).

Trustee Assist Service: $770 (incl. GST) per annum (e.g. Special Disability Trust, Family Trust, Self-Managed Super Fund)

In a couple situation, the fee charged to that member will be reflective of their proportion of the work. Family discounts may apply (maximum 10%) for multi-generational families.

*A client group is a person or a couple. If you have companies, trusts, or a self-managed super fund (SMSF), they may be classified as a separate client group. This will be discussed with you by your adviser.

Notes:
Charge out-rates are subject to change from time to time. Fixed fees are available and will be quoted separately. Any incidentals incurred on your behalf will be charged to you. Please read our Financial Services Guide for further details.

Terms of Agreement/ Service

Act Honestly and Professionally

We will deal with you honestly and professionally, at all times. We will act in your best interests at all times.

Confidentiality & Privacy

Please be assured that all information that you provide will be kept strictly confidential. During the financial planning engagement, we may, on occasion, be required to consult with other third-party professionals at which time we would obtain your written permission to disclose your personal information.

From time to time, people lose capacity to manage their affairs. You give us consent to engage with your health professionals, support care workers, case managers, community organisations that provide you services, medical professionals, public department such as Centrelink, the Public Trustee (Trustee & Guardian), hospitals and other organisations not limited by this list to be able to deliver a service or voice concern. We will endeavor not to divulge any personal financial information and we pledge to act in your best interests, and obtain your consent if possible.

Termination

If we enter an on-going professional relationship, you must commit to a minimum annual review to ensure the plan is still appropriate for you. Either party may terminate this agreement by giving 30 days notice in writing or if your commitment is annual, sever the relationship at the anniversary.

Refunds

Generally, no refunds are made for services already made. Refunds are made at our discretion and made on good-will. No refunds can be made on ongoing service fees on services you received. In all cases, the equivalent of 2 hours professional work is non-refundable. We may refund monies for work we have not yet commenced. For example, if you paid $2,000 and we only completed 50% of the work, we may refund you $1000.

Reimbursable costs we incur on your behalf

You may ask us to organise for services on your behalf such as legal, accountancy, case management and other services. Should we accept being invoiced on your behalf, we will pass these costs directly to you. You will be required to reimburse us the amount we are invoiced within 7 days. You also agree to indemnify us against any loss or liability, injury, or otherwise from any claims or issues arising from engaging third party providers. You also agree to pay any interest and late payment charges.

Your responsibilities

In order to ensure that the financial plan contains sound and appropriate recommendations, it is your responsibility to provide complete and accurate information regarding pertinent aspects of your personal and financial situation including objectives, needs and values, investment statements, tax returns, copies of wills, powers of attorney, insurance policies, employment benefits, superannuation plans, and relevant legal agreements. This list is not all-inclusive, and any other relevant information should be disclosed in a timely manner.

It is your responsibility to ensure that any material changes to the above noted circumstances are disclosed to your financial planner on a timely basis since they could impact the financial planning recommendation.

Please review important documents we supply you and they include (but not limited to)

- Financial Services Guide
- Professional Fees Schedule
- Adviser Profile
- Product Disclosure Statements (for products we may recommend), and
- Advice documentation we supply you such as Statement of Advice (SoA) and Record of Advice(RoA)

Terms of Agreement/ Service

Third Party Communication

From time to time, we will communicate personal information such as your financial and medical/ health information to people or organisations who provide you with services such as but not limited to your representatives, hospitals, service providers, medical staff, insurance companies, our licensee, government agencies, trustees etc. We will only do this after obtaining your consent or when absolutely necessary and is in your best interests.

Ongoing Support

Our ongoing services, referred to as "Wellbeing Packages" are available to our clients whom we think will benefit from ongoing support. Fees may be payable from your nominated account. When you are on a Wellbeing Package, you will have capped costs and access to our ongoing support included in the package. This includes meetings, investment management, regular updates, market insights, and many other benefits included.

The Ongoing Support will be reviewed annually to ensure it reflects your needs and may be adjusted to reflect our business and economic environment.

Hourly Rate and Charges

Please refer to the Financial Services Guide and our Updated Services Fees/ Hourly Rates.

Non-quoted charges, call-outs and other further meetings

Where the work we do for you falls outside the scope of any fixed price quote we have given you, or where we have not given you a fixed price quote, then our fee will be calculated on the basis of our rates for non-quoted work. We will let you know as soon as this happens so you are informed.

In addition to our professional fees, you must reimburse us for any sums we pay to other parties connected with our work for you (expenses). Our fees for non-quoted work are calculated by multiplying the time we spend on your behalf by the charge rate applicable.

Disclaimer

Our advice is as good as the information you provide. It is therefore your responsibility to provide us as much information as possible to help us deliver informative and accurate financial advice. We cannot be held responsible for incomplete or inaccurate advice due to you failing to disclose important information. Centrelink and Social Security advice is general in nature and while we can guide you through the tests and provide you with likely and probable outcomes, Centrelink will determine your eligibility and approve payments and amounts they deem you are eligible for.

Suspect transactions

If we suspect the transaction instructions we receive from you are out of character or place you at risk, we will attempt to clarify with you first. If you are unable or unwilling to engage, then we may notify one or more of the following to seek assistance and support for you:

- Your next of kin
- Your Attorney (Power of Attorney)
- Your legal representative
- Your medical practitioner
- Other family or friends you requested we contact
- Hospital
- State Trustees or Civil & Administrative Tribunals
- Our Licensee

We may also disengage our services if this is in your best interests or required by our management.