FINANCIAL SERVICES GUIDE · PART 3

Professional Fee Schedule

Clear pricing for strategic, personal and continuing advice.

This Professional Fee Schedule forms part of HFI's Financial Services Guide, together with Part 1 – Financial Services Guide and Part 2 – your relevant Adviser Profile. These parts should be read together.

SECTION 01

How our fees work

Our aim is to make the price clear before work starts. Your exact scope, fee, payment method and any remuneration from another source are confirmed in writing.

HOW YOU ENGAGE US	HOW YOU ARE CHARGED
One-off advice	A fixed fee for a defined consultation, strategy or personal advice engagement.
Continuing advice	An annual fee for agreed ongoing services, individually quoted to your circumstances.
Additional or unusual work	A separate fixed quote or approved hourly estimate where the work falls outside the agreed scope.

BEFORE CHARGEABLE WORK STARTS

We tell you what we will do, what it will cost, what is included, what may cost extra and how the fee will be paid. All prices in this schedule include GST unless expressly stated otherwise.

Key pricing principles

Fees are based on the agreed scope, expected professional work, technical complexity and the level of professional responsibility involved. This includes, where relevant, the scale and financial materiality of the decisions for which we provide advice, the number and type of accounts and entities involved, implementation requirements and adviser involvement. The value of a client's investments does not, by itself, determine the fee. Fixed pricing is preferred where practical; hourly rates are mainly used for out-of-scope, expert or uncertain work.

HFI may reduce its standard professional fees where a client is experiencing financial hardship or has limited financial means to pay for necessary advice. The normal fee is first determined from the scope, complexity and professional work required; any approved reduction is then considered separately under HFI's Social Enterprise Fee Policy. Disability, illness, vulnerability, settlement amount or apparent capacity to pay are not, of themselves, used to increase the normal fee. Where an engagement genuinely requires additional professional work or complexity, the fee may reflect that additional work in the same way as for any other engagement.

PROFESSIONAL ACCOUNTABILITY

HFI provides financial services as a Corporate Authorised Representative of Able Financial Services Pty Ltd, AFSL 530596. HFI is accountable for the financial advice it provides within its authorisation and agreed scope. Able maintains compensation arrangements, including professional indemnity insurance, as required by law.

LACK OF INDEPENDENCE

HFI is not independent, impartial or unbiased because HFI or Able Financial Services may receive commissions in connection with life risk insurance products. These commissions are explained in Section 04.

SECTION 02

One-off advice

SERVICE	WHAT IT IS FOR	FEE
Initial fit call	Up to 15 minutes to identify the issue and whether a paid engagement is appropriate. No advice is provided.	**No charge**
Strategic Consultation	Up to 60 minutes for factual information, general financial product advice or high-level strategic guidance. No written personal recommendation or implementation.	**$660**
Strategic Risk and Structure Review	Information review, strategy meeting, tailored cashflow and risk analysis, high-level entity and ownership considerations, a written issues/referral map and one follow-up. No client-specific financial product recommendation is included. If personal financial product advice is required, we will identify this and separately scope and document that advice.	**$3,300**
Focused Personal Advice	One main advice area, or a small number of connected issues, with fact finding, analysis, standard modelling and an advice document.	**$5,500 – $6,600**
Comprehensive Personal Advice	Multiple related advice areas, detailed modelling, strategy and product comparisons, an advice document and client presentation.	**$8,800 – $10,000**
Specialist / Complex Personal Advice	Post-TPD benefit, medical retirement and invalidity strategy, disability and housing, Special Disability Trusts or protective trusts, multiple entities, complex Centrelink or tax interaction, insurance ownership, or matters requiring extensive research and coordination.	**$5,500 – $16,500**
Complex Wealth and Structuring Advice	For executives, business owners and high-net-worth households with multiple entities or external professionals. May include SMSF suitability, contribution and downsizer sequencing, retirement-income design, entity and ownership strategy, and coordination with your accountant, lawyer, stockbroker or investment manager. HFI advises on the financial-strategy implications and coordinates with other professionals. Legal documents and legal advice are provided by your lawyer, and tax-agent services are provided by your registered tax agent where required.	**$11,000 – $27,500**
Exceptional project	Work materially beyond the specialist range. A bespoke scope and Able Financial Services approval are required.	**Written quote**

SECTION 03

Continuing advice

Private Advisory Service

A personalised continuing relationship for clients who want an adviser who understands their circumstances, keeps their agreed goals and strategies in view, and is available to provide advice and support throughout the service period.

Rather than placing clients into predetermined service tiers, we agree the services appropriate to your circumstances and confirm them in your Service Agreement.

Your annual fee reflects the services agreed with you, expected professional work, complexity and the level of professional responsibility involved. Factors may include the scale and financial materiality of the decisions for which we provide advice, the number and type of people, accounts and entities involved, review frequency, investment strategy and asset allocation advice, modelling, professional coordination, implementation and the expected level of adviser or administration support. The value of your investments does not, by itself, determine your fee.

TYPICAL ANNUAL FEE

$5,500 – $30,000

by quotation

This is an indicative range rather than a fee cap. A more complex engagement may be quoted above the range where materially greater work is required. Your exact service and annual fee are agreed with you in writing before the service begins.

Core Private Advisory Service

Every Private Advisory Service includes the following core services. Your Service Agreement confirms the detail, timing and any agreed variations.

CORE SERVICE	WHAT IT MEANS
Annual adviser review	One scheduled one-to-one review with your adviser each service year to consider your circumstances, financial position, priorities and progress towards agreed goals.
Goals and strategy	Review of the agreed goals and strategies relevant to your service and identification of matters that may require attention or further advice.
Investment strategy and asset allocation	Where investment advice forms part of your service, an in-depth review at your annual review of your asset allocation, diversification, investment risk and portfolio structure, and whether your investments continue to suit your goals and cashflow needs. We can review your accounts when you contact us with a query about them.
Review outcome and implementation	Where appropriate or required, a written review outcome or advice document and implementation of agreed recommendations that are expressly included within the scope of your Service Agreement.
Professional coordination	Reasonable liaison with up to one external professional relevant to the agreed service, such as your accountant, lawyer, mortgage broker or another adviser.
Adviser and administration access	Reasonable priority access to your adviser and HFI client-support team for questions and assistance relating to existing advice and the agreed service. Routine contact within scope is not separately timed or billed.
Routine administration	Up to four routine administrative requests each service year, such as obtaining account information or statements, or processing straightforward withdrawal requests where HFI is satisfied it can appropriately act on your instruction without further financial advice. Further requests in the same service year are charged at the client service rate of $275 per hour (Section 06). We tell you before any charge applies.

CORE SERVICE	WHAT IT MEANS
HFI client communications	Access to HFI newsletters, advisory notes and relevant client communications.
Continuity and priority	We maintain familiarity with your circumstances and previous advice. Existing Private Advisory Service clients receive priority for delivery of their agreed service, including during periods when HFI restricts or pauses acceptance of new clients or new engagements.

HOW YOUR INVESTMENTS ARE LOOKED AFTER

Your funds are invested with established fund and investment managers who manage the underlying investments day to day, including selecting and monitoring the individual assets within each fund or portfolio. Such managed investments may be selected from the limited range offered by your superannuation provider or chosen by us through a rigorous due diligence process aimed at meeting your overall objectives.

HFI advises on the overall picture: your asset allocation and investment mix, the investment options used, pension payments, and whether your money continues to meet your needs. This is reviewed in depth at your annual review.

Scheduled monitoring or changes between reviews are not part of the core service unless your Service Agreement includes them, and may otherwise be quoted separately. **Please request the Ongoing Services Brochure for more information.**

Additional service requirements

Your quoted annual fee may increase where the service includes additional pensions or investment accounts, multiple entities, additional professionals, extra scheduled reviews, advanced modelling, scheduled investment monitoring between reviews, complex disability, Centrelink or estate matters, or materially greater administration or implementation support.

YOUR SERVICE AGREEMENT CONTROLS THE DETAIL

It states the client or household covered, the services and deliverables, whether investment strategy and asset allocation advice is included, whether any investment monitoring between reviews is included, the review frequency, service period, annual fee, payment arrangements, renewal and termination rights, and work that will require a separate quote.

Ad hoc advice and reviews

SERVICE	WHAT IS INCLUDED	FEE
Adviser consultation	A defined consultation outside an annual service. The fee includes the reasonable file note and client-record update associated with the consultation.	**$440 – $660 / hour** *In 6-minute increments; $130 minimum per engagement*
Strategic review (per review)	A defined review for a client without an annual service, or a review outside an existing agreement. Includes one review meeting and the agreed review work. New products, substantial modelling or major life changes may require a separate personal advice engagement.	**$4,400 – $5,500** *Plus agreed implementation costs*

Renewal, changes and ending the service

- Before a new service period begins, we confirm the services and fee and obtain the agreement or consent required for that arrangement.

- A current service-period fee is not changed without written agreement. Any proposed renewal fee is disclosed before new consent is obtained.
- You may terminate an ongoing service in writing at any time. Fees stop from the effective termination date and any fee for a later period is refunded or credited after reconciliation.
- If we cannot obtain current information or reasonably deliver the agreed service, we may suspend or not renew the service. We do not retain fees merely because a client did not attend a review where the service cannot lawfully or reasonably be delivered.

Material new work

Your annual service covers the services agreed with you. A significant new event or project requiring substantial additional research, modelling, personal advice, documentation, implementation or professional coordination is separately scoped and quoted before work starts. Examples include aged-care entry, a major inheritance, sale of a business or property, a new trust or SMSF, significant family-law or estate matters, a substantial change in retirement strategy, major product replacement, or post-claim financial advice following a substantial insurance benefit.

SECTION 04

Insurance advice and remuneration

SERVICE / REMUNERATION	HOW IT WORKS
Standalone insurance advice / ownership review	**From $3,300.** Fixed fee depending on complexity, number of insured persons, business or trust ownership, replacement and professional coordination.
Insurance within broader personal advice	Included where expressly stated in the Focused, Comprehensive or Specialist scope. No duplicate advice fee.
Commission arrangement	An insurer may pay up to 60% of the first-year premium and up to 20% of later annual premiums, plus GST where applicable. For example, on an annual premium of $2,000 excluding GST and stamp duty, 60% is $1,200 in year one and 20% is $400 in a later year, before GST on the commission where applicable. The insurer, commission rate, amount or reasonable estimate, frequency and period are disclosed before you proceed.
Fee plus commission	Only where both are clearly disclosed, the services and combined remuneration are fair and reasonable and represent value for money, and the required agreement and informed consent are obtained. Any offset or rebate is documented.
Existing policy commission	Commission on an existing policy may continue under the existing policy terms and is disclosed where relevant to your advice or ongoing service. If an existing policy is still within the insurer's clawback period, we will tell you before we take it on and agree with you in writing how any clawback will be handled.

Where the informed-consent requirements apply to personal insurance advice, HFI obtains the client's informed consent before the insurance is issued or sold.

SECTION 05

Implementation and specialist work

WORK	WHAT IS INCLUDED	PRICING
Standard implementation	For one-off advice, or implementation not expressly included in your annual Service Agreement, implementation is scoped and quoted separately once you decide to proceed. It covers the transactions reasonably required to give effect to the agreed advice within a reasonable period. Implementation expressly included in your Private Advisory Service is not charged again.	**Quoted fixed fee** *Minimum $550 per account where separately charged*
Substantial additional implementation	Additional implementation beyond the work included in the agreed scope, involving greater work or more entities. It is not calculated as a percentage of funds transferred.	**$1,100 – $6,600**
Execution-only / ad hoc transaction	Quoted fixed fee or applicable hourly rate after HFI confirms that execution-only treatment is appropriate and that it can appropriately act on your instruction without further financial advice.	**Quoted**
Case conference	Adviser attendance and preparation unless already included in a fixed scope.	**$660 / hour**
Expert report	Short report from $1,650. Substantial evidence, modelling, report requirements or deadlines are fixed-quoted from $5,500.	**From $1,650**
Court / tribunal appearance	Half day $3,300 or full day $5,500, plus approved preparation and disbursements. Preparation is charged at the applicable hourly rate, capped at $2,640 per day.	**$3,300 / $5,500**
Travel time	$330 per hour, plus pre-approved travel and accommodation at cost. Travel time is capped at $2,750 per engagement unless otherwise agreed.	**$330 / hour**
Trustee engagement / benefit access	Superannuation trustee engagement for invalidity/incapacity access, condition-of-release documentation and payment finalisation.	**Separate quote**

Your approval is obtained before any additional charge is incurred.

SECTION 06

Professional rates and administrative support

These rates apply only where work is not covered by a fixed quote or annual service and you have approved an estimate.

PROFESSIONAL LEVEL	EXAMPLES	RATE
Senior Financial Adviser / qualified tax relevant provider	Personal advice, complex strategy, tax (financial) advice, meetings, modelling review, professional consultation and senior case oversight.	**$660 / hour**
Associate Adviser / technical strategy	Research, modelling, strategy development, technical analysis, advice preparation and implementation support under adviser supervision.	**$440 / hour**

PROFESSIONAL LEVEL	EXAMPLES	RATE
Client service / private administration	Provider liaison, document collection, routine implementation follow-up, private estate administration and non-advice support.	**$275 / hour**

Commercial and institutional investment advice and non-discretionary investment committee support are individually quoted. HFI provides advice and recommendations; clients retain decision-making authority over investment decisions and transactions.

ADD-ON	FEE / TREATMENT
Trustee Assist Service	**$770 per annum** for each trust, SMSF or similar structure supported for routine trustee correspondence, record requests and annual documentation. This is an administrative service, not financial advice.

SECTION 07

Paying fees

PAYMENT SOURCE	RULE
Personal payment	Invoice, direct debit or another agreed method. The method and timing are set out in the proposal or service agreement.
Superannuation account	Only the amount with the required direct connection to personal advice about that member's interest in the fund may be requested. The required written request or consent and trustee acceptance must be in place. General advice and broader strategic services are not charged to superannuation.
Investment / platform account	A deduction may be requested only where permitted by law, the product terms, valid client authority and any written ongoing-fee consent required by law. Provider approval is not guaranteed.
Multiple accounts	The fee is not automatically spread. Each account, amount and authority is stated. A declined deduction is not redirected without the required agreement and authority.

> **THE PRICE AND THE PAYMENT SOURCE ARE SEPARATE**
>
> A signed fee agreement or consent does not require a super trustee or product provider to pay HFI. Before work starts, the proposal should state the personally payable amount if a requested deduction is capped, reduced or declined.

SECTION 08

Invoices, cancellation and refunds

MATTER	OUR APPROACH
Project invoices	Your proposal states whether payment is upfront, by milestone or on completion. Standard invoice terms are 14 days unless another period is agreed.
Change in scope	We pause and obtain agreement to a revised fixed quote or estimate before undertaking material additional work.

MATTER	OUR APPROACH
Client cancellation of a project	Completed work and authorised third-party costs remain payable. Prepaid amounts for work not performed are refunded after reconciliation against completed milestones. No separate cancellation penalty applies.
Third-party costs	External legal, accounting, medical, travel or other costs are incurred only with authority and passed on at cost unless a mark-up is disclosed and agreed. If HFI is invoiced on your behalf, reimbursement is due within 7 days.

Annual service renewal, fee changes and termination are covered in Section 03.

SECTION 09

Other remuneration

REMUNERATION TYPE	DISCLOSURE
Share of insurance commission paid to Able Financial Services	Where an arrangement applies, Able Financial Services may receive up to 50% of the upfront or ongoing insurance commission generated under the relevant arrangement. This is a share of the disclosed commission and is not an additional fee charged to you. The actual amount or reasonable estimate is disclosed before you proceed.
Adviser remuneration	Advisers may receive salary and a possible bonus based on a balanced scorecard including ethics, compliance, advice quality, professional standards, service and client outcomes. Shareholders may receive dividends.
Product-provider benefits	Permitted training, education or occasional non-monetary benefits may be received and recorded in the licensee's benefits register where required.

SECTION 10

Contact and approval

Questions about a quote, invoice, service level or payment arrangement should be directed to your adviser or HFI before work starts.

CONTACT	DETAILS
Health & Finance Integrated	1300 10 44 99 · assistme@healthfinance.com.au Shop 6, 23 Hassall Street, Parramatta NSW 2150
Licensee	Able Financial Services Pty Ltd · AFSL 530596 manager@ablefs.com.au