



Schedule of Fees

Investment and Superannuation Advice

(This document outlines how we receive payment for our expertise in designing, implementing and overseeing your wealth creation strategy.)

Initial Fees

First Consultation

Complimentary (Where we get to know and understand each other)

Strategy Development, Statement of Advice Preparation and Implementation of Advice

Investments and Superannuation

Commencing at \$4,400 depending on level of advice and complexity of your situation. The exact fee will be quoted based on the scope of the advice agreed to with you.

This fee includes:

- Initial Appointment
- Information gathering by us from you
- Analysis of your Investment Risk Profile by us
- Analysis and development of strategy options by us
- Second appointment to agree on the scope of advice
- Preparation of a detailed Statement of Advice (SoA) document by us
- Third appointment to formally present your SoA
- Implementation and monitoring of our full recommendations
- Written confirmation on full implementation of our recommendations.
(Where we confirm that we have done what we said we would do)

Ongoing Fees

Ongoing service fee for Investments and Superannuation

The level of ongoing service required will determine the type of ongoing service fee charged and will depend on your needs. The ongoing service fee may be collected monthly from your investment portfolio or paid directly by you via direct debit.

The Ongoing Service Fee will be confirmed once the relevant information has been obtained and the appropriate ongoing service level determined and agreed to. This will be outlined in a Terms of Engagement agreement and/or in your Statement of Advice (SoA)

Other Fees

Consulting Fees

Senior Financial Strategist	\$330 per hour (GST inclusive)
Adviser	\$220 per hour (GST inclusive)
Paraplanner	\$165 per hour (GST inclusive)

(For any other service/ad hoc work not specified above we will charge at the above rates). An estimate of the fee for such work will be detailed and agreed to by all parties on our Terms of Engagement agreement, before we proceed on this basis.

Note: All fees and commissions quoted are inclusive of GST.

Schedule of Fees



Personal Insurance Advice

MARINIS
FINANCIAL GROUP

(This document outlines how we receive payment for our expertise in designing, implementing and overseeing your personal insurance strategy.)

Initial Fees

First Consultation

Complimentary (Where we get to know and understand each other)

Strategy Development, Statement of Advice Preparation and Implementation of Personal Insurance Advice

Personal Insurance Advice

Commencing at \$1,200 depending on level of advice and complexity of your situation. The exact fee will be quoted based on the scope of the advice agreed to with you.

This fee includes:

- Initial appointment
- Information gathering by us from you
- Analysis of your personal insurance needs by us
- Analysis and development of strategy options by us
- Second appointment to agree on the scope of advice
- Preparation of a detailed Statement of Advice (SoA) document by us
- Third appointment to formally present your SoA
- Implementation and monitoring of our full recommendations
- Written confirmation on full implementation of our recommendations.
(Where we confirm that we have done what we said we would do.)

Commission on Personal Insurance Products

When we arrange a personal insurance product for you, an initial commission will be paid to us by the insurer from your premiums. We use a hybrid commission schedule rather than an "upfront" one. The rate of commission for the first year that the policy is in force is between 0% and 130%. A renewal commission may also be paid when you renew your policy. The rate of renewal commission is between 0% and 33% and is calculated as a percentage of the insurer's base premium (ie: premium excluding stamp duty, fire services levy, GST, modal loading and other government charges, taxes, fees or levies).

Other Fees

Consulting Fees

Senior Financial Strategist	\$330 per hour (GST inclusive)
Adviser	\$220 per hour (GST inclusive)
Paraplanner	\$165 per hour (GST inclusive)

(For any other service/ad hoc work not specified above we will charge at the above rates). An estimate of the fee for such work will be detailed and agreed to by all parties on our Terms of Engagement agreement, before we proceed on this basis.

Note: All fees and commissions quoted are inclusive of GST.