

## How we charge for our services

### Hunter Financial Planning Pty Limited

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<p><b>Initial Consultation</b></p>	<p>We provide the first meeting with you at <b>no cost</b>. This meeting is provided so we have the opportunity to understand your financial needs, for us to share what services we offer and how we might be able to assist you.</p> <p>A quote for advice will be provided at the conclusion of the initial consultation. This quote will be based on the complexity and scope of advice required.</p>
<p><b>Initial Advice Cost</b></p> <p>This may include:</p> <ul style="list-style-type: none"> <li>- Collection of financial information</li> <li>- Goal setting</li> <li>- Research / investigation</li> <li>- Modelling</li> <li>- Preparation and presentation of Statement of Advice (SOA)</li> </ul>	<p>Depending on the complexity and scope of advice to be provided, including the complete implementation of your plan and 12 months of progress meetings, the cost of advice will range from \$2,000 to \$15,000. Bear in mind for your first two meetings Hunter Financial Planning bear the cost.</p> <p>Please note; that some advice reports are complex and require many hours to prepare.</p> <p>The specific amount will be quoted to you in a Letter of Engagement - after your initial consultation. This will need to be signed prior to us proceeding with any advice preparation.</p> <p>We may also receive a commission based on the insurance premium or the loan amount from the products we recommended.</p> <p>Please note; commission is paid by the product provider to your adviser and is not an additional cost to you. Any commissions will be specifically disclosed in the Statement of Advice:</p> <ul style="list-style-type: none"> <li>• Insurance: for new premiums between 0% and 130% of the first year's premium</li> <li>• Loan Commission: between 0% and 0.66% of the loan balance</li> </ul> <p>Initial commission for placement of single investments or ongoing regular contributions. This will be taken from your initial investment amount and may also be taken from additional contributions.</p> <p>This amount will be agreed between you and your adviser:</p> <ul style="list-style-type: none"> <li>• Generally between 0% and 5% of the amount invested.</li> </ul> <p>All of the commissions listed above will form part of your Letter of Engagement Fees and will be clearly set out for you to see. In most cases, these commissions will be credited to your account.</p>

<p><b>Ongoing Fees</b></p> <p>This may include:</p> <ul style="list-style-type: none"> <li>- Ongoing advice</li> <li>- Review of investments</li> <li>- Tracking towards goals</li> <li>- Ongoing administration support</li> </ul>	<p>Each year we meet with you and re-assess your needs. Based on your personal circumstances, we then provide you with a fresh letter of engagement for the next year. Any ongoing commissions will form part of the next year's fees. The fees and the method of payment will be agreed between you and your adviser.</p> <p>We may also receive a commission based on the insurance premium or the investment amount from the products we recommended.</p> <p>Please note; commission is paid by the product provider to your adviser and is not an additional fee to you. These will be specifically disclosed in the statement of advice.</p> <p>Ongoing service commission based on the account balance:</p> <ul style="list-style-type: none"> <li>• Ongoing service commission based on fund balance for investments and superannuation 0% and 1.3% per annum (excluding GST)</li> <li>• Insurance - renewal premiums between 0% and 35% per annum of the renewal premium</li> <li>• Margin lending / Loan Commission between 0% and 0.385% of the loan balance</li> <li>• Cash Management Trust / Account between 0% and 0.385%</li> </ul> <p>We may also receive entry or deferred entry fees on additional contributions. This will range from 0- 5% of the additional contribution. This amount will be agreed between you and your adviser and will be taken from the additional contributions.</p> <p>Matrix and your adviser may also receive a portion of the administration fee paid to the product provider this is between 0-60% fee. This is not an additional cost to you. If this applies it will be disclosed in your Statement of Advice.</p>
<p><b>Fees for Special Work</b></p>	<p>The initial and ongoing fees outlined above represent the amounts that would be payable for services within the range of those typically provided. However, it is possible that you may seek special advice or services, which require more time and resources than would generally apply. If so, we will provide a separate quotation for those services and seek your agreement before this additional work commences.</p>
<p><b>Referral Fees</b></p>	<p>We may pay a referral fee to Third Parties of the upfront fees received for referring you to us. This is not an additional cost to you.</p> <p>We may also receive referral fees from Third Parties.</p> <p>If the fees are to be received or paid, they will be disclosed in the Statement of Advice.</p>
<p><i>The commission and fees shown represent the amount payable to Matrix when you accept advice or other services. Matrix retains 10% and pays 90% to your adviser or a Corporate Authorised Representative, with which your adviser is associated. Where payments are made to a Corporate Authorised Representative, your adviser will receive one or more of the following: salary, fringe benefits, dividends or other financial benefits. Unless otherwise stated, all fees are GST inclusive.</i></p>	