

**FINANCIAL
PLANNING**

**RISK
MANAGEMENT**

**ACCOUNTING
& TAX**

ENRIZEN

FINANCE

PERSONAL ADVISORY

SERVICES & FEE OVERVIEW

LEGAL

ENRIZEN ONE

VERSION 20221201

INVESTMENT

ABOUT OUR PRACTICE

Our mission is to ensure we offer our clients the service and products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure clients are provided with advice that meets their objectives and helps them to achieve their goals. We work with you to understand your needs and instructions, ensuring that there is collaborative agreement through each step of the way. With more than a decade providing financial advice to our clients we have a strong track record of delivery.

COMPANY DETAILS

Name	Enrizen Financial Planning Pty Ltd
Australian Business Number	43 151 829 604
Corporate Authorised Representative Number	415545
Credit Representative Number	415547

OUR OFFICE CONTACT DETAILS

Address	Level 28, 88 Phillip Street, Sydney, NSW 2000
Phone	02 8316 3950
Fax	02 8316 3999
Email	enquires@enrizen.com.au
Website	www.enrizen.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

RELATIONSHIPS AND ASSOCIATIONS

It is important that you are aware of the structure that Enrizen Financial Planning Pty Ltd and Enrizen Pty Ltd operate under.

About LICENSEE

Enrizen Pty Ltd ABN 64 107 643 809, Australian Financial Services Licensee and Australian Credit Licensee, Licence No. 403905 is located at Level 28, 88 Phillip St, Sydney NSW 2000. Enrizen Financial Planning Pty Ltd is a corporate authorised representative of Enrizen Pty Ltd.

ABOUT ENRIZEN FINANCIAL GROUP

Enrizen Financial Group Pty Ltd and its subsidiaries (listed below) form the Enrizen Financial Group which is a financial, credit and professional services group. We outline the entities in the below table including the relevant services that they provide. Your adviser may refer you to Enrizen Financial Group companies where you are introduced to an entity below for that service, this will be generated by a separate engagement.

ENTITY	SERVICE	RELATIONSHIP
Enrizen Pty Ltd	Australian Financial Services Licensee, Australian Credit Licensee, & General Insurance	Related entity
Enrizen Money Pty Ltd	Mortgage & Finance Broker	Related entity
Enrizen Capital Pty Ltd	Corporate Adviser	Related entity
Enrizen Lawyers Pty Ltd	Legal Services	Related entity
Enrizen Accounting Pty Ltd	Accounting Services	Related entity

Private Client **1**

Enrizen Financial Planning Pty Ltd

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enquiries@enrizen.com.au
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Tel: +61 (0) 2 8316 3950
Level 28, 88 Phillip St,
Sydney NSW 2000

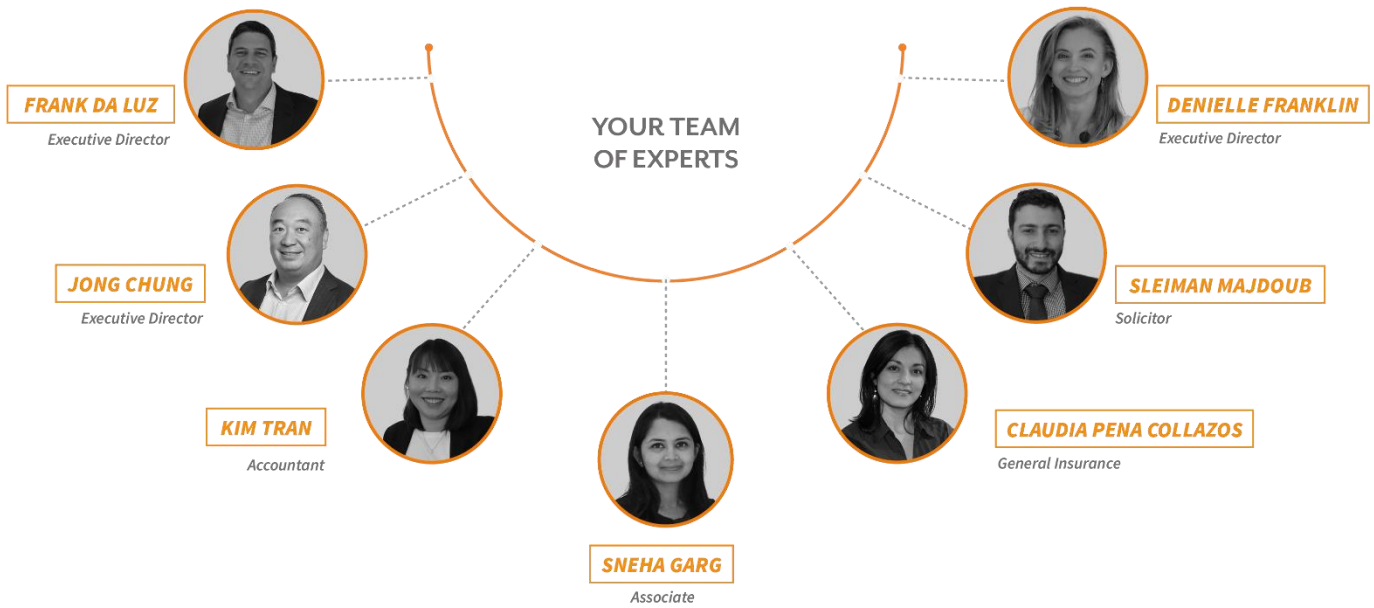
Fax: +61 (0) 2 8316 3999
GPO Box 225
Sydney, NSW 2000

Corporate Authorised Representative
of Enrizen Pty Ltd – Australian
Financial Services Licence (403 905)



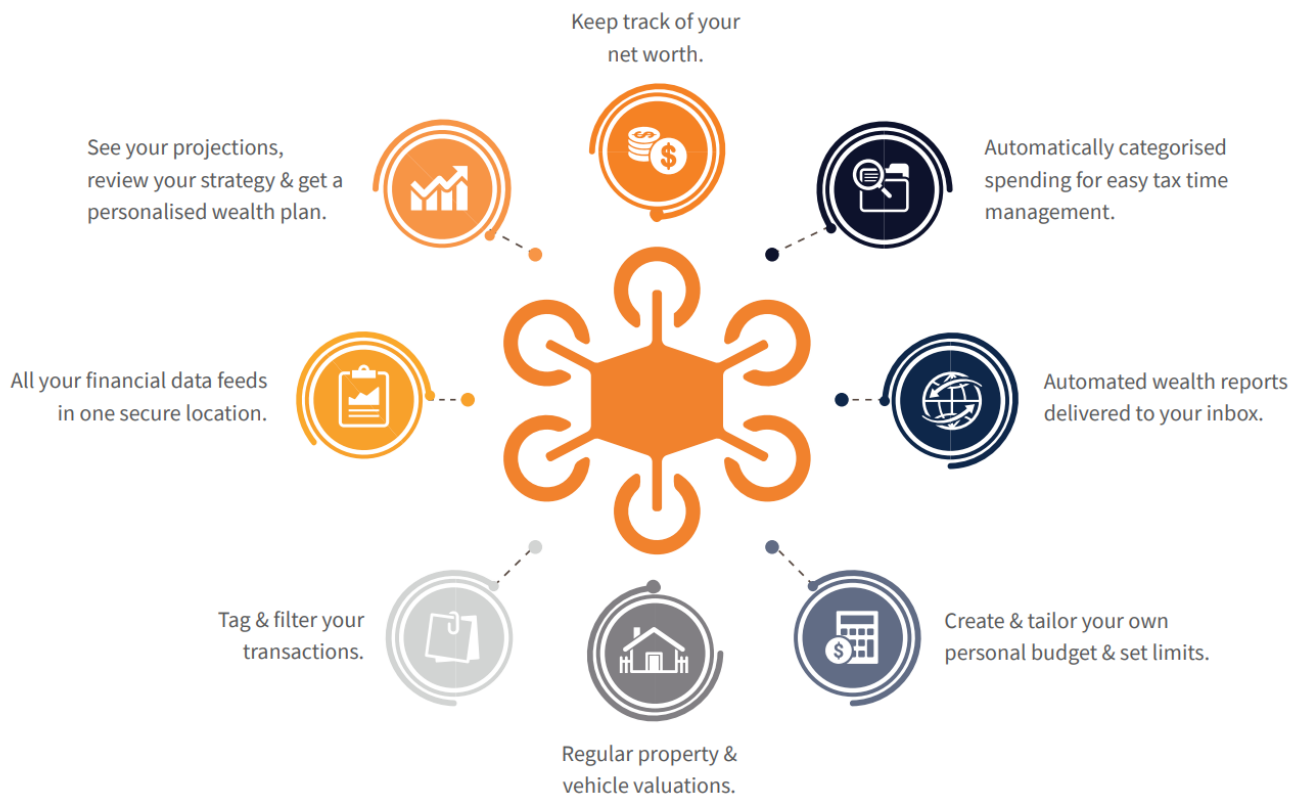
OUR PRIVATE CLIENT ADVISORY TEAM

With a multi-disciplinary team of experts, we problem solve for the most effective and innovative solution.



WEALTH PORTAL

The simplest and most effective way to manage your entire financial life. This easy to use platform you to view and manage your properties, bank accounts, vehicles, credit cards, super, investments and more



OUR PROCESS

At Enrizen, we pride ourselves on our ability to anticipate needs, and our process ensures we deliver excellent advice.



ABOUT YOU

The questions asked at this stage help us to determine your financial health, your appetite for risk, and your goals.

UNDERSTAND YOU

We'll use the information you've provided to start to form a strategy for you. We'll introduce our team and talk you through the ways in which we can help you achieve your dreams. We will decide with you if we need to create a variety of options for you in a wealth foundations meeting, or we should move directly to planning your success.

WEALTH FOUNDATIONS

In this meeting/s we will provide you with an overview of your current direction (if you do nothing). Based on your existing situation we'll show you models of various options we've spoken about and how we can improve your situation.

This part of the Enrizen's process is designed to help you make sense of how you are currently tracking. We'll give you all this information in a report for your future reference.

The wealth foundations meeting/s and report will help identify cashflow and net wealth projections as well as goal assessment, debt direction and retirement gap analysis.

Following the wealth foundations meeting you will understand how we can help. You will then decide if you wish to proceed to the planning for success stage of your personal advisory plan.

WEALTH FOUNDATIONS

One-off fee up to: **\$660**



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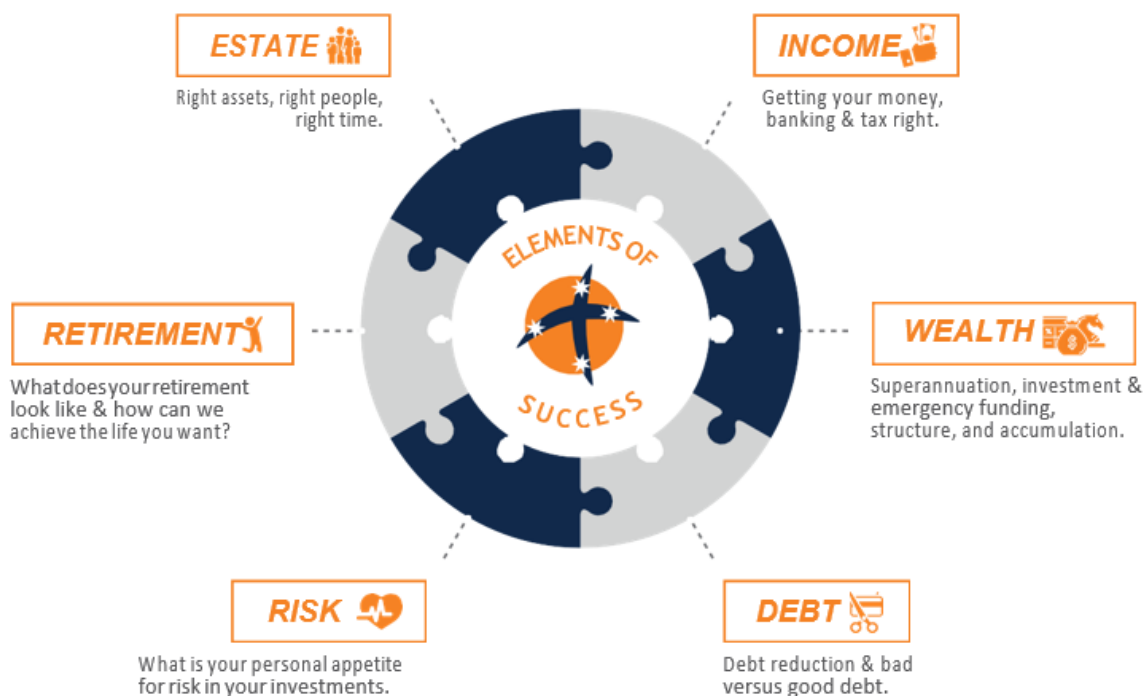
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Private Client **3**

PLANNING FOR SUCCESS

We are comprehensive, and our standards of advice are high. By assessing these key elements, we can predict any potential barriers to your success. This section breaks down the key deliverables within the elements of success.



ELEMENT OF SUCCESS - INCOME

HOW CAN WE HELP

OVERVIEW

Wealth Portal Access

The simplest and most effective way to manage your entire financial life. It's your entire financial world sorted.

- Assist in the setup of your Wealth Portal
- Assess past 3 months cash flow

Cashflow Management

- Review your spending and establish your savings potential
 - Create a spending plan
 - Income and expense analysis
 - Highlight spending concern areas and star tracking

Income Assessment

- Identify opportunities to improve your tax position
- Consider opportunities to add additional income
- Assess tax offsets and Government entitlements

Cashflow Projections

- Current cashflow projections
- Effect of must have and want to have goals & options moving forward

Savings Potential

- Show your savings potential and provide options to either:
 - Fund your goals
 - Pay down debt
 - Have the holiday of your dreams
 - Fund school education

FEES:

\$220 - \$660

ELEMENT OF SUCCESS - WEALTH

HOW CAN WE HELP	OVERVIEW
Goal Assessment	<input type="checkbox"/> Lifestyle & Financial goals assessment and funding options
Investment Strategies	<input type="checkbox"/> Establish your investment strategies <input type="checkbox"/> Identify investment structures (personal, super, entities) <input type="checkbox"/> Consider opportunities to add additional income <input type="checkbox"/> Develop investment portfolios considering: <ul style="list-style-type: none"> • Platform assessment • Managed investments • Direct equities
Risk Appetite	<input type="checkbox"/> Assess tolerance to risk
Gearing Strategies	<input type="checkbox"/> Consider the use of margin lending to amplify investments <input type="checkbox"/> Home equity strategies
FEES:	\$440 - \$2,100

ELEMENT OF SUCCESS - DEBT

HOW CAN WE HELP	OVERVIEW
Banking & Lending Structure Assessment	<input type="checkbox"/> Structure Review (loan and account options) <input type="checkbox"/> Restructure strategies and cash flow map
Debt Reduction Strategies	<input type="checkbox"/> Debt reduction strategies <input type="checkbox"/> Good versus bad debt options <input type="checkbox"/> Debt structuring
Home Gearing Strategies	<input type="checkbox"/> Home equity strategies
Debt Projections	<input type="checkbox"/> Current trajectory – based on current situation and repayment direction when will debts be cleared <input type="checkbox"/> Recommended trajectory – based on recommended strategies when will debts be cleared
FEES:	\$220 - \$1,320 (A fee rebate applicable with any commissions earned.)

ELEMENT OF SUCCESS - RISK

HOW CAN WE HELP	OVERVIEW
Risk Assessment	<input type="checkbox"/> Assess your personal risks and provide a solution to transfer the risk <input type="checkbox"/> Look at the strategies to protect your future earning capacity
Existing Insurance Review	<input type="checkbox"/> Review your current personal insurance arrangements to ensure that they are still the right fit for you
Product Options	<input type="checkbox"/> Insurance product & premium selection
Risk Implementations	<input type="checkbox"/> Application and implementation <input type="checkbox"/> Manage underwriting process & implement policies
FEES:	\$330 - \$660



ELEMENT OF SUCCESS - RETIREMENT

HOW CAN WE HELP

OVERVIEW

Superannuation Review

- Existing superannuation arrangements review covering:
 - Fees
 - Investment options
 - Structure
 - Insurance available within super

Superannuation Consolidation

- Prepare recommendations – to retain, replace or consolidate
- Assess Super fund or platform
- Organise consolidation of super funds
- Implement investments

Superannuation Contribution Strategies

- Superannuation contribution strategies considering:
 - Concessional contributions
 - Salary sacrifice
 - Non-concessional contributions
 - Contribution splitting
 - Spouse contributions
 - Super Re-contribution

Superannuation Investment Strategy

- Investment risk profile & allocation

SMSF Advisory

- Assess suitability of a SMSF structure
- Consider structure of SMSF including:
 - Members
 - Trustee structure (individual or corporate trustee)
- Identify trustee responsibilities and obligations

Transition to Retirement Strategy

- Use a TTR pension to supplement income
- Structure the TTR pension instead of salary sacrifice contributions
- Annual refresh strategy – reassess the pension and super components to restart on an annual basis

Retirement Income Strategies

- Commence and account based pension or annuity
- Centrelink Assessment

Retirement Projections

- Retirement of financial freedom projections
- Retirement income needs and funding shortfall identification

FEES:

\$440 - \$2,400

ELEMENT OF SUCCESS - ESTATE

HOW CAN WE HELP

OVERVIEW

Estate Planning Instructions

- Estate instructions establishment
- Assess estate needs and priorities
- Prepare solicitor report with instructions

Beneficiary Nominations

- Establish beneficiary nominations for your super accounts and insurance policies

Implementation of Estate Plan

- Implement estate plan with lawyer – Liaise with solicitor to implement estate planning documents

FEES:

\$330 - \$660

KEEP YOU ON TRACK

We have three packages ranging from a light touch guidance to a full Enrizen One service approach. Our goal is to ensure you have access to the experts you need, when you need them.

ESSENTIAL
PACKAGE



MEETINGS WITH YOUR ADVISOR

On request* (teleconference).

SUPPORT

- Access to client liaison team
- Bi annual review offer and/or insurance update

REPORTS

- Annual portfolio and/or insurance update

FEES: \$10-\$20/MONTH

OPTION TO ADD WEALTH PORTAL FOR \$22/MONTH

GROWTH
PACKAGE



MEETINGS WITH YOUR ADVISOR

Annual teleconference appointment or face to face.

SUPPORT

- Contact with a servicing financial adviser
- Access to client liaison team
- Liaise with your professionals
- Liaise with institutions, product providers and insurers on your behalf

REPORTS

- Yearly portfolio review
- Bi annual review offer and/or insurance update

FEES: \$120-\$360 MONTH

OPTION TO ADD WEALTH PORTAL FOR \$22/MONTH

PROSPERITY
PACKAGE



MEETINGS WITH YOUR ADVISOR

Half yearly teleconference appointment or face to face.

SUPPORT

- Contact with your experienced & qualified snr relationship manager
- Access to the EnrizenOne specialists team
- Access to client liaison team
- Liaise with your professionals
- Liaise with institutions, product providers and insurers on your behalf
- Complete management of your claims process

REPORTS

- Half yearly portfolio review
- Quarterly portfolio and/or insurance update
- Progress report

FEES: \$240-\$880 MONTH

OPTION TO ADD WEALTH PORTAL FOR \$22/MONTH



PAYMENT OF FEES

Our fees are inclusive of GST. Fees can be paid by cheque, credit card or deducted from your investment (negotiated with your adviser). If an agreed advice fee is charged, then we may rebate all or some of the commission. We will provide you with an upfront and on-going Terms of Engagement for your review and sign-off prior to each step in your journey.

COMMISSIONS

We do not charge commissions on investments through new superannuation, managed funds, or retirement products. However, some products, particularly older products, may attract commissions. Any commission amounts will be disclosed to you when providing our advice. The following is a guide of commissions we may receive:

PRODUCT TYPE	INITIAL COMMISSION	ONGOING COMMISSION	EXAMPLE
Insurance (including those held within superannuation)	Up to 88% of the first year's premium. From 1 January 2018, commission on new policies will be limited to 88% of the first year's premium**.	Upto 33.00% of the premium each following year.	If your insurance premium was \$1,000, we would receive up to \$880.00 initially and \$330.00 pa.

*You will have access to our support team as required. For a meeting with one of our Advisory Specialists the hourly rate is \$220.

Should you need any additional advisory services we will provide a quote at that time

**Commissions on policies applied for prior to 1 January 2018 and issued before 31 March 2018 will not be subject to this limit.



IMPORTANT INFORMATION

ENRIZEN FINANCIAL PLANNING

The Enrizen One Fee Schedule, we have given you explains the advice process and lists our range of services relating to advice and product solutions.

Why use our financial planning services?

Enrizen was established in 2006 to support our clients personal and business financial needs. We provide a comprehensive service offering and are supported by the vast resources of the Enrizen Group, having access to a wide network of technical and financial specialists including accountants, and solicitors.

Our role in providing you with wealth management services

In order to develop a successful financial strategy and to recommend appropriate products to you, we must consider your personal circumstances and your financial objectives. We will discuss with you the information we require from you prior to providing our advice.

Your role and responsibilities

The success of your financial strategy and reaching your goals also depends on you. It is important that you provide us with as much accurate information about your circumstances and keep us informed about any changes to ensure our advice remains appropriate to your needs. To allow us to provide appropriate advice, you:

- agree to inform us of your relevant personal circumstances, financial situation, objectives and needs.
- understand that whilst we will make reasonable enquiries as to your personal circumstances, the responsibility for the accuracy and completeness of the personal information you provide us, rests with you.
- acknowledge that should you provide incomplete or inaccurate information as to your personal circumstances, we may not be able to undertake a full analysis of your financial situation and any recommendation given to you may not be fully appropriate to your circumstances, especially those that you have not disclosed.
- understand that once you have provided all the necessary information we will analyse and evaluate that information to develop and document our recommendations in a Statement of Advice or Record of Advice.

Other services:

You may have additional ad-hoc or complex needs. This advice (if required) will be quoted prior to any work starting and on your request. Should you agree to our advice, we will assist with the administration and implementation of our recommendations. We will also implement an on-going service arrangement to track and monitor your progress towards achieving your goals.

Excluded services:

We do not deal or advise in:

- Direct property
- Direct shares (we use a specialist stockbroking service for advice)
- General insurance

I am not authorised by Enrizen Financial Planning Pty Ltd to provide legal, general insurance or accounting advice. Should you need advice in these areas we will make this clear to you and would be happy to refer you to an Enrizen specialist.

Important information you need to know

To implement our advice, we will only recommend quality products and services that are suitable for you. We research a broad range of products and services and rates them on their suitability for our clients and their investment quality and/or product features.

Payment methods

You may elect to pay your fee by one of the following payment methods.

Invoice payable by:

- cheque
- credit card
- direct debit from your bank account

The remuneration & benefits we receive from third parties as a result of any business lodged by you will be fully disclosed in our FSG.

Third Party Referrals

In the event that specialist advice and/or services are required, Enrizen Financial Planning is able to provide referrals to third party professionals for taxation, accounting, legal, estate planning, finance, and general insurance.

The engagement of these professionals and the provision of your personal information will only be undertaken with your express permission.

Please note, neither we nor Enrizen Pty Ltd shall be liable for the provision of services by a third party or for the payment of fees incurred as a result of such services.

Your privacy

Your privacy is important to us, and all the personal and other information you provide to us will be treated as confidential. By engaging us you consent to the collection, use, disclosure, and retention of your personal information in line with the Privacy Policy Statement (which you can access at www.enrizen.com.au), in accordance with the terms of the Fact Find or as agreed by you.

You can contact us if you would like to access or update any personal information, we hold about you.

Terminating this service

If you have engaged us to provide an ongoing service arrangement, and wish to terminate, please call your advisor directly.

You may speak to us at any time in relation to varying or ceasing the ongoing services we provide to you. The service will continue, and fees are payable up until the termination date.

The agreement may result in termination if either party does not meet their obligations under the contract. This includes non- payment of the ongoing fee obligations within the timeframe stipulated on the invoice. This agreement starts on the date we receive your signed agreement.