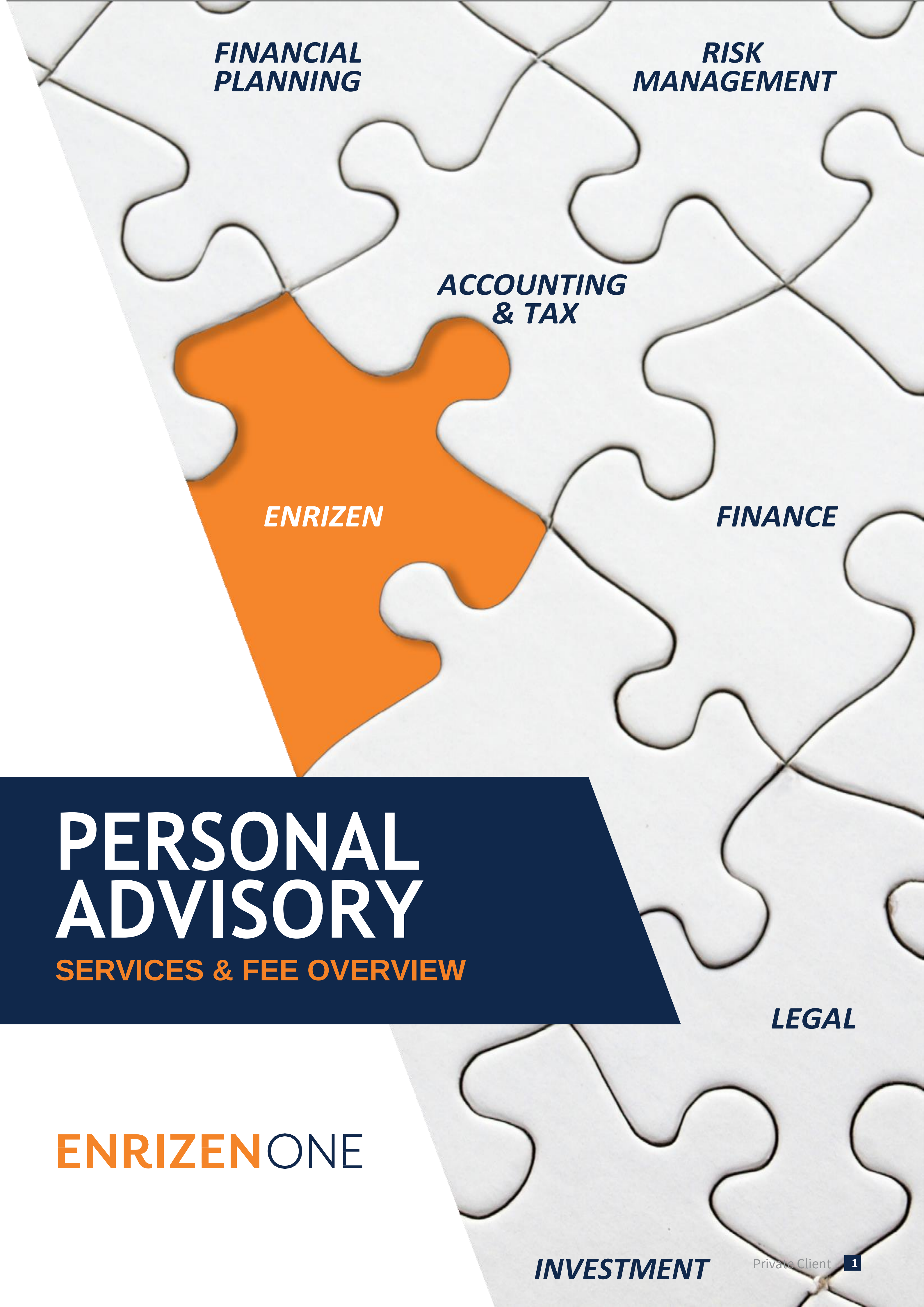


PERSONAL ADVISORY

SERVICES & FEE OVERVIEW

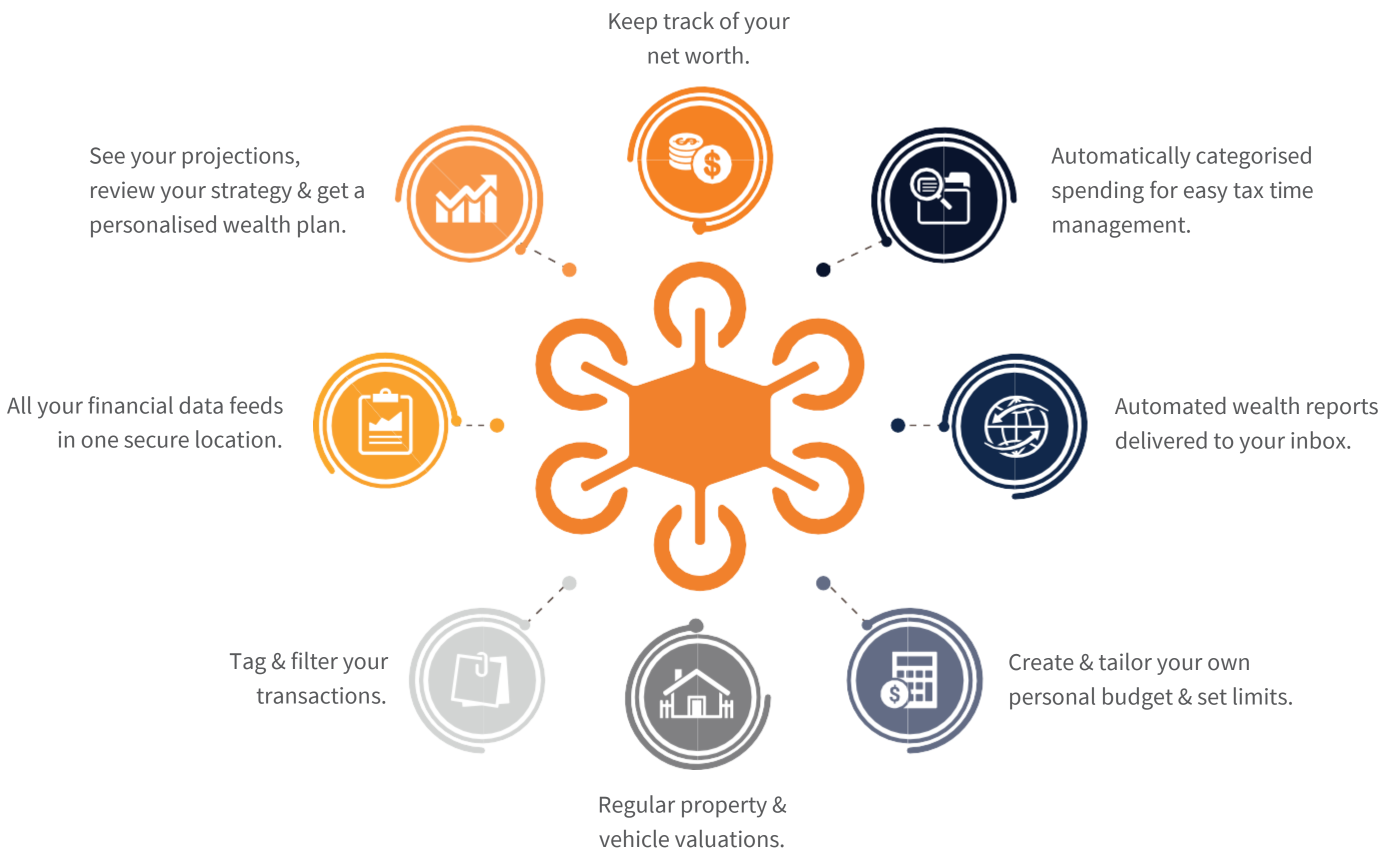
ENRIZENONE

YOUR 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 allows 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

- Wealth Portal Financial Profile Completed
- Goal Wish List

20mins

WEALTH FOUNDATIONS

- Understand your current direction & show you what is possible.

1st Month 60-90mins

IMPLEMENT

- Set your road map into place with a structured implementation program.

3 to 6 Months

GOALS PLANNING & UNDERSTANDING YOU

- Getting to know you and your financial situation. Your goals, & your concerns.
- Understand the terms of engagement.

1st Week 60-90mins

PLAN FOR SUCCESS

- We prepare our recommendations & create your personal road map.

2nd Month 60-90mins

KEEP YOU ON TRACK

- On-going tracking & monitoring of your progress.

6 Months Onwards

ABOUT YOU

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

GOAL SESSION & UNDERSTANDING YOU

YOU ARE HERE

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 from: **$660**

PLANNING FOR SUCCESS

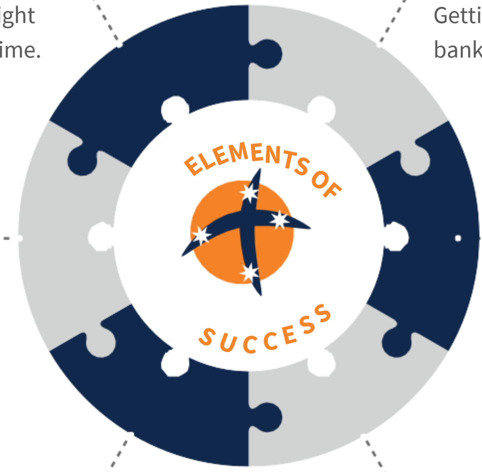
We are comprehensive and our standards of advice are high. By assessing these key elements we can predict any potential barriers to your success. This section breaks down the key deliverables within the elements of success.

ESTATE

Right assets, right people, right time.

INCOME

Getting your money, banking & tax right.



RETIREMENT

What does your retirement look like & how can we achieve the life you want?

WEALTH

Superannuation, investment & emergency funding, structure and accumulation.

RISK

What is your personal appetite for risk in your investments?

DEBT

Debt reduction & bad versus good debt.

ELEMENT OF SUCCESS - INCOME

HOW WE CAN 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 start 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 WECAN HELP	OVERVIEW
Goal Assessment	☐ Lifestyle & Financial goals assessment and funding options
Investment Strategies	☐ Establish your investment strategies ☐ Identify investment structures (personal, super, entities) ☐ Consider tax effective opportunities ☐ Develop investment portfolios considering: • Platform assessment • Managed investments • Direct Equities
Risk Appetite	☐ Assess tolerance to risk
Gearing Strategies	☐ Consider the use of margin lending to amplify investments ☐ Home equity strategies
FEES:	***$440 -$2,100***

ELEMENT OF SUCCESS - DEBT

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

ELEMENT OF SUCCESS - RISK

HOW WECAN HELP	OVERVIEW
Risk Assessment	☐ Assess your personal risks and provide a solution to transfer the risk ☐ Look at the strategies to protect your future earning capacity
Existing Insurance Review	☐ Review your current personal insurance arrangements to ensure that they are still the right fit for you
Product Options	☐ Insurance product & premium selection
Risk Implementation	☐ Application and implementation ☐ Manage underwriting process & implement policies
FEES:	***$330 -$660*** (A commissions may be earned on top of this fee.)

ELEMENT OF SUCCESS - RETIREMENT

HOW WECAN 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 strategiesconsidering: • 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 an account-based pension or annuity ☐ Centrelink Assessment
Retirement Projections	☐ Retirement or financial freedom projections ☐ Retirement income needs and funding shortfall identification
FEES:	***$440 -$2,400***

ELEMENT OF SUCCESS - ESTATE

HOW WECAN 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
- Biannual review offers and/or insurance update

REPORTS

- Annual portfolio and/or insurance update

FEES: $220 one off meeting fee (as required)

OPTION TO ADD WEALTH PORTAL FOR $22/MONTH

WEALTHPORTAL
YOUR FINANCIAL WORLD SORTED

GROWTH PACKAGE

MEETINGS WITH YOUR ADVISOR

Annual teleconference or face to face meeting

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
- Yearly review meeting

FEES: $160 -$360 PER MONTH

OPTION TO ADD WEALTH PORTAL FOR $22/MONTH

PROSPERITY PACKAGE

MEETINGS WITH YOUR ADVISOR

Half yearly teleconference or face to face meeting.

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 reviews
- Half yearly review meetings
- Progress report

FEES: $330 -$2,200 PER 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**.	Up to 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.

ANNEXURE - 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 analyze 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 authorized by Enrizen Financial Planning Pty Ltd to provide legal 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.

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