

Wealth Services & Fees

ENRIZEN FINANCIAL PLANNING PTY LTD

Corporate Authorised Representative & Credit Representative of Enrizen Pty Ltd
Australian Financial Services License and Australian Credit Licence No. 403 905
Level 28, 88 Phillip St, Sydney NSW 2000 | Tel: 02 8316 3950 | Version 20260204

www.enrizen.com.au | enquiries@enrizen.com.au

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	Enrizen Financial Planning Pty Ltd
Australian Business Number	43 151 829 604
Corporate Authorised Representative Number	415545
Credit Representative Number	415547
Address	Level 28, 88 Phillip Street, Sydney, NSW 2000
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Website	www.enrizen.com.au

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 ('Licensee'), Australian Financial Services Licensee ('AFSL') and Australian Credit Licensee ('ACL'), Licence No. 403 905 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 table below, 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	AFSL & ACL Licensee, General Insurance Broking	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



YOUR WEALTH TEAM

Your wealth team is led by Frank Da Luz, who will be your main point of contact across all areas of your financial life. Frank takes the time to understand what matters most to you and brings together the right specialists, whether it's for investments, super, insurance, estate planning or tax, to make sure everything is working in harmony. His role is to simplify the complex, coordinate the detail and help deliver the best possible outcomes for you and your family, both now and into the future.



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 – ONE-OFF UP TO \$880 - \$1,660

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.

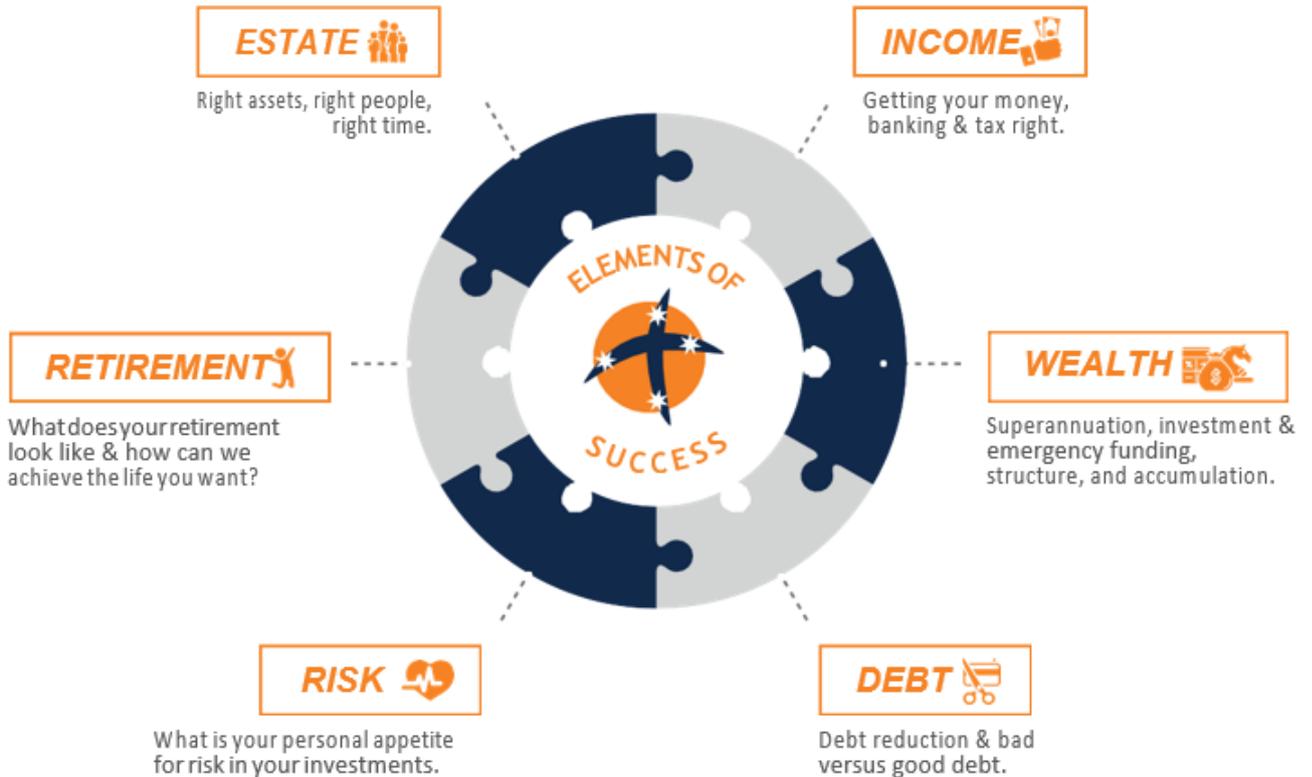
The wealth foundations meeting/s and report will help identify cashflow and net wealth projections as well as goal assessment, debt direction and retirement gap analysis.

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.



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

Wealth Portal Access The simplest and most effective way to manage your entire financial life. It's your entire financial world sorted in one place.

- 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

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:
 - Fund your goals
 - Pay down debt
 - Have the holiday of your dreams
 - Fund school education
 - Build wealth and retirement needs

FEES: **\$660 - \$1,320**

ELEMENTS OF SUCCESS – WEALTH

- Goal Assessment**
- Lifestyle & Financial goals assessment and funding options

- Investment Strategies**
- Establish your investment strategies
 - Identify investment structures (personal, super, entities)
 - Consider opportunities to add additional income
 - Develop investment portfolios considering:
 - Platform assessment
 - SMA's, ETF's and Managed investments

- Risk Appetite**
- Assess tolerance to risk

- Gearing Strategies**
- Consider the use of margin lending to amplify investments
 - Home equity strategies

FEES: **\$440 - \$2,100**



ELEMENTS OF SUCCESS – DEBT

- 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: **\$660 - \$1,320**

ELEMENTS OF SUCCESS - RISK

- Risk Assessment**
- Assess your personal risks needs 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 Implementations**
- Application and implementation
 - Manage underwriting process & implement policies

FEES: **\$660 - \$1,320** (Commissions also applicable)



ELEMENTS OF SUCCES – RETIREMENT

Superannuation Review

- Existing superannuation arrangements review covering:
 - Fees & Structure review
 - Investment options
 - 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
- SMSF Investment Strategy

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: **\$880 - \$4,400**

ELEMENTS OF SUCCESS – ESTATE

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 - \$990**



KEEPING 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 with a servicing financial adviser
- Bi-annual review ad/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, (or ch providers, product providers and insurers on your behalf

REPORTS

- Yearly porrtfolio review
- Bi annual review ad/or insurance update

FEES: 120-360 MONTH

**OPTION TO ADD
WEALTH PORTAL for
\$22/MONTH**

PROSPERITY PACKAGE



MEETINGS WITH OUR ADVISOR

Half-yearly teleconference appointment or face to face

SUPPORT

- Contact with experperienced qualified SR relationship manager
- Access to the EnzinenOne specialists team
- Access to clientalians team
- Liaise with your profession- als, ltaise with institutions, product providers ad/or insurance on your beli.
- Complete management of claims processes

REPORTS

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

FEES: 240-880 MONTH

**OPTION TO ADD
WEALTH PORTAL for
\$22/MONTH**

WEALTHPORTAL 
YOUR FINANCIAL WORLD SORTED

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. This provides an indicative guide based on a relatively simple financial position and excludes any third party costs. Where more complicated or larger financial portfolios are to be advised on then the fees for these services will be provided to you in advance and subject to your acceptance. These fees may be based on a combination of fixed fee and percentage of funds under advice.

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

Enrizen Financial Planning Pty Ltd is not authorised 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.

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:

<i>PRODUCT TYPE</i>	<i>INITIAL COMMISSION</i>	<i>ONGOING COMMISSION</i>	<i>EXAMPLE</i>
Insurance (including those held within superannuation)	Up to 66% of the first year's premium.	Up to 22% of the premium each following year.	If your insurance premium was \$1,000, we would receive \$660 initially and then \$220 p.a. each year after

Payment Of Fees

Our fees are inclusive of GST. Fees can be paid by BPAY, credit card or deducted from your investment (subject to confirmation by 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.

Payment methods

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

- 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 the SOA, or advice document.



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.

