

14 November 2022

Advice Fees

- Shadforth Portfolio Service – Super
- Shadforth Portfolio Service – Pension
- Shadforth Portfolio Service – Investment

Please complete these instructions in BLACK INK using CAPITAL LETTERS.

Step 1: Account Details

Account number

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Account name

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Step 2: Advice fees

Choose your fee option. Fees should be provided including GST. Blank boxes will default to nil.

- IOOF Investment Management Limited (IIML)/Navigator Australia Limited (NAL), as trustee of your super fund or service operator of your investment account, is required to obtain specific written consent on an annual basis before a fee for financial advice can be deducted from your account. You are not under any obligation to consent to the fee being deducted.
- You may revoke your consent at any time by contacting IIML or NAL via the options at the end of this form. Once your consent is revoked, no further fees will be deducted from your account however any amounts paid before you revoke your consent will not be automatically refunded.
- On termination of a fee arrangement, accrued but undeducted Advice Fees may be deducted after the termination date. Where advice fees are deducted monthly they are deducted monthly in arrears.
- The default value for each advice fee is 0% or \$0, unless you agree and specify otherwise below in conjunction with your financial adviser.
- Advice fees can only be deducted from your super/pension account if they relate to advice you receive about your super or pension benefits, insurance and investments.
- Advice fee(s) paid to your financial adviser and their Licensee (and quoted in this section) are inclusive of GST.
- The actual amount deducted from your account may be less than the amount quoted. This is because the Fund may be able to claim a reduced input tax credit (RITC) on some of these fees. Where the Fund is able to claim an RITC the benefit is passed on to you which effectively reduces the fee. Note that the RITC rules are subject to change and this may impact the RITC available in the future.
- For further information on advice fees, please refer to the Product Disclosure Statement or Offer Document.

Which fee type would you like to establish?

- ☐ Advice Fee – One-Off (please complete Section A)
- ☐ Advice Fee – Ongoing (please complete section B)
- ☐ Advice Fee – Upfront (please complete Sections C & D)
- ☐ Advice Fee – Insurance (please complete Section E)
- ☐ Advice Fee – Fixed Term Arrangement (please complete Section F)

If you have selected an Advice Fee – Ongoing, Advice Fee – Upfront (Shadforth Portfolio Service – Super and/or Shadforth Portfolio Service – Investment) or Advice Fee – Insurance please provide your consent end date below:

The start date is optional, if no start date is provided fees will commence on the date this form is processed with the start date applying to all ongoing upfront and insurance advice fees. This form must be signed no more than 90 days prior to the start date.

Start date (optional) / /

Consent end date (required) / /

The consent end date is the date when all ongoing advice fees will end if we have not received your consent to continue. Client consent to an ongoing fee arrangement ends 150 days after the next anniversary date.

Section A – Advice fee – One-off

As agreed with my nominated financial adviser, I authorise \$ (inclusive of GST)
to be applied to my account for financial advice.

We will only deduct a maximum of 10% of the account balance up to a fee of \$11,000 (inclusive of GST), OR a maximum fee of \$3,300 (inclusive of GST) where the fee is greater than 10% of the account balance.

Please select the services being provided (required for Shadforth Portfolio Service – Super and Shadforth Portfolio Service – Pension):

- ☐ Review of your account
- ☐ Strategic superannuation advice
- ☐ Investment advice on your account
- ☐ Contribution strategy
- ☐ Insurance in superannuation strategy
- ☐ Withdrawal advice.

Section B – Advice Fee – Ongoing

Note: Please note this fee cannot be offered in conjunction with a fixed term arrangement.

The available fee options are:

(a) Percentage based fee options – flat percentage or tiered percentage

Flat percentage fee

Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance

	% per annum (inclusive of GST)
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OR

Tiered percentage fee

- Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance can be applied to the amount for each tier.
- Up to a maximum of 7 tiers.

	Balance from	Balance to	% per annum (inclusive of GST)
Tier 1	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 3	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 4	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 5	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 6	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 7	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Estimated fee for flat or tiered percentage

Your adviser has estimated a fee of \$ for the 12 months commencing / /

This fee will be calculated daily using the percentage fee above applied against your daily account balance and will be charged to your account monthly.

AND/OR

(b) Flat dollar fee

Up to a maximum of \$18,000 per annum (inclusive of GST). \$ per annum (inclusive of GST).

This fee will be pro-rated based on the number of days in the month and deducted monthly.

Section C – Advice fee – Upfront (Shadforth Portfolio Service – Super and Shadforth Portfolio Service – Pension)

Note: Please note this fee cannot be offered in conjunction with a fixed term arrangement.

Up to a maximum of 5.5% (inclusive of GST) of each contribution.

Contributions % (inclusive of GST)

Transfers/Rollovers (not applicable to transfers from existing accounts within Shadforth Portfolio Service) % (inclusive of GST)

Your adviser has estimated a fee of \$ for the 12 months commencing / /

This fee will be calculated using the percentage fee above applied against your contribution and/or rollover amount and will be charged to your account as contributions and/or rollovers are received.

Please select the services being provided (required for Shadforth Portfolio Service – Pension):

- ☐ Review of your account
- ☐ Strategic superannuation advice
- ☐ Investment advice on your account
- ☐ Contribution strategy
- ☐ Withdrawal advice.

Section D – Advice fee – Upfront (Shadforth Portfolio Service – Investment)

Note: Please note this fee cannot be offered in conjunction with a fixed term arrangement.

Up to a maximum of 5.5% of each deposit.

Deposits received via cheque and BPAY % (inclusive of GST)

Your adviser has estimated a fee of \$ for the 12 months commencing / /

This fee will be calculated using the percentage fee above applied against your deposit amount and will be charged to your account as deposits are received.

Section E – Advice fee – Insurance (Shadforth Portfolio Service – Super only)

Up to a maximum of 50% per annum (inclusive of GST) of each insurance premium.

Percentage fee Primary: Death or Death and TPD cover % per annum (inclusive of GST)

Additional: Death or Death and TPD cover % per annum (inclusive of GST)

Income protection cover % per annum (inclusive of GST)

Your adviser has estimated a fee of \$ for the 12 months commencing / /

This fee will be calculated using the percentage fee above, your insurance premium and will be charged to your account monthly.

OR

Up to a maximum of \$18,000 per annum (inclusive of GST).

Flat fee (dollar amount) \$ per annum (inclusive of GST)

This fee will be pro-rated based on the number of days in the month and deducted monthly.

Section F – Advice fee – Fixed Term Arrangement

Fixed Term Arrangement is for fees that cover a 12 month period or less. The form must be signed within 90 days of the start date. If the supplied start date is in the past, the start date will default to the date the form is processed.

Start date / / End date / /

The fees available under a Fixed Term Arrangement are listed below. If you have selected Fixed Term Arrangement for a Super or Pension account you must complete the services being provided for the at the bottom of this section.

Member Advice Fee Fixed Term Arrangement

(a) Percentage based fee options – flat percentage or tiered percentage

Flat percentage fee

Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance % per annum (inclusive of GST)

OR

Tiered percentage fee

- Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance can be applied to the amount for each tier.
- Up to a maximum of 7 tiers.

	Balance from	Balance to	% per annum (inclusive of GST)
Tier 1	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 3	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 4	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 5	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 6	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 7	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Estimated fee for flat or tiered percentage

Your adviser has estimated a fee of \$ for the term of the Fixed Term Arrangement.

This fee will be calculated daily using the percentage fee above, your daily account balance and will be charged to your account monthly.

AND/OR

(b) Flat dollar fee

Up to a maximum of \$18,000 per annum (inclusive of GST). \$ per annum (inclusive of GST)

This fee will be pro-rated based on the number of days in the month and deducted monthly.

AND/OR

Member Advice Fee – Insurance

Up to a maximum of 50% per annum (inclusive of GST) of each insurance premium.

Percentage fee	Primary: Death or Death and TPD cover	<input type="text"/>	% per annum (inclusive of GST)
	Additional: Death or Death and TPD cover	<input type="text"/>	% per annum (inclusive of GST)
	Income protection cover	<input type="text"/>	% per annum (inclusive of GST)

Your adviser has estimated a fee of \$ for the term of the Fixed Term Arrangement.

This fee will be calculated using the percentage fee above, your insurance premium and will be charged to your account monthly.

OR

Up to a maximum of \$18,000 per annum (inclusive of GST).

Flat fee (dollar amount) \$ per annum (inclusive of GST)

This fee will be pro-rated based on the number of days in the month and deducted monthly.

Please select the services being provided in relation to the Fixed Term Arrangement (required for Shadforth Portfolio Service – Super and Shadforth Portfolio Service – Pension):

- ☐ Review of your account
- ☐ Strategic superannuation advice
- ☐ Investment advice on your account
- ☐ Contribution strategy
- ☐ Insurance in superannuation strategy
- ☐ Withdrawal advice.

Step 3: Client declaration and signature(s)

Important note: The Trustee/Service Operator collects the information in this form for the purpose of updating the information it holds about you. Any personal information provided in this form will be handled in accordance with the Trustee/Service Operator's privacy policy available at sfg.com.au/portfolio/privacy.

If you are updating the advice fees on an account and the account is held jointly or is a trust with multiple trustees all investors or trustees must sign.

- I/We authorise the Trustee/Service Operator to charge the advice fee selected against my/our account. This fee, if charged on my Super and Pension accounts is for advice I/we have or will receive about my superannuation/pension benefits, insurance and investments.
- The amount of any advice fee(s) that are paid to my financial adviser, as agreed by me/us, will be an additional cost to me and charged against the account. An advice fee will not be charged unless I/we tell the Trustee/Service Operator to do so.
- Any agreed advice fee(s) will be charged to the account and paid in full to the financial adviser, until I/we instruct the Trustee/Service Operator to cease payment, the fixed period ends, the one-off fee is paid or my/our ongoing fee consent expires.
- Where I/we have chosen Ongoing fees, I understand the consent for IIML/NAL to pay the ongoing fees to my adviser will cease on the consent end date, which is 150 days after the next anniversary date for my/our ongoing fee arrangement.
- I/We understand my consent for one-off fees or upfront fees in my pension account will last until the one-off fee is paid or my pension commences.
- I/We understand my consent for a fixed term arrangement, will last until the end date stated above.
- I/We understand I/we can withdraw my/our consent or vary the ongoing fee arrangement at any time by notice in writing to my/our adviser, or by contacting ClientFirst.
- I/We understand I/we can withdraw my/our consent at any time before the cost is passed on to me/us by contacting the Trustee/Service Operator before the fee is paid.

Please note: If this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this form unless we have already received it).

Signature

This form must be signed within 90 days of the start date of the advice fee.

Signatory 1

Role (such as Investor/Director / Trustee as applicable)

Full name

Date

Additional signatures (if required)

This form must be signed within 90 days of the start date of the advice fee.

Signatory 2	<div></div>	Date	<div></div>	/	<div></div>	/	<div></div>
Role (such as Investor/Director / Trustee as applicable)	<div></div>						
Full name	<div></div>						
Signatory 3	<div></div>	Date	<div></div>	/	<div></div>	/	<div></div>
Role (such as Investor/Director / Trustee as applicable)	<div></div>						
Full name	<div></div>						
Signatory 4	<div></div>	Date	<div></div>	/	<div></div>	/	<div></div>
Role (such as Investor/Director / Trustee as applicable)	<div></div>						
Full name	<div></div>						
Signatory 5	<div></div>	Date	<div></div>	/	<div></div>	/	<div></div>
Role (such as Investor/Director / Trustee as applicable)	<div></div>						
Full name	<div></div>						
Signatory 6	<div></div>	Date	<div></div>	/	<div></div>	/	<div></div>
Role (such as Investor/Director / Trustee as applicable)	<div></div>						
Full name	<div></div>						
Common seal (of company) if required	<div></div>						

Step 4: Adviser Declaration (mandatory)

I confirm that fees have been fully explained to the applicant and that any advice fees charged on the Super and/or Pension accounts relate to advice about the applicant's superannuation or pension benefits, insurance and investments in the Fund. Where the advice fee is being charged on an Shadforth Portfolio Service – Investment account, I have made reasonable inquiries and confirm that no borrowed funds will be used to contribute to the account.

Adviser name	<input type="text"/>		
Licensee name	<input type="text"/>		
Contact name	<input type="text"/>		
Phone (bh)	<input type="text"/>	Phone Mobile	<input type="text"/>
Email	<input type="text"/>		
AFS license number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Adviser signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Please forward all correspondence and enquiries to

Post: Shadforth Portfolio Service
GPO Box 264, Melbourne VIC 8060

Email: portfolioservice@sfg.com.au

Telephone: 1800 931 792

Web: portfolio.sfg.com.au