

10 February 2025

## 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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account name	<input type="text"/>						
Postal address	<input type="text"/>						
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>		

### 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), as trustee of the IOOF Portfolio Service Superannuation Fund or Navigator Australia Limited (NAL), as service operator of your investment account, is required to obtain specific written consent before a fee for financial advice (including personal financial advice) can be deducted from your account. You are not under any obligation to consent to the fee being deducted.
- You may choose not to give your consent to the arrangement or revoke your consent at any time by notifying your adviser or IIML/NAL. If your consent is not given or is revoked, the arrangement will terminate, no further advice will be provided and no further fees will be charged from your account however any amounts charged before you revoke your consent will not be automatically refunded.
- You cannot request a fee to be deducted from your Shadforth Portfolio Service – Super or Shadforth Portfolio Service – Pension account for advice provided, if it is:
  - not related to your Shadforth Portfolio Service – Super or Shadforth Portfolio Service – Pension account; or
  - related to another member or non-member, including a spouse; or
  - for general advice.
- 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 or pension account if they relate to personal financial advice you receive about your super or pension benefits, and insurance and investments within your Shadforth super or pension account.
- Advice fee(s) paid to your financial adviser and their Licensee are inclusive of GST.
- 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)  /  /

Client consent to an ongoing fee arrangement will end and we will stop charging fees on the consent end date. Note: The consent end date cannot be more than 12 months plus 150 days after the date of the below member consent, or where the member has agreed to the ongoing fee arrangement commencing on the start date selected above, 12 months plus 150 days from that date.

**Section A – Advice fee – One-off**

As agreed with your nominated financial adviser, you authorise \$  (inclusive of GST)

to be applied to your account for financial advice (including personal 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. A new request for advice form must be supplied each time you wish this fee to be applied, and must be for separate advice requested.

**Please select the services being provided – Advisers only to complete:**

- ☐ Review of your account
- ☐ Strategic super or pension advice
- ☐ Investment advice on your account
- ☐ Contribution strategy
- ☐ Insurance in super 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)

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.

**Please select the services being provided – Advisers only to complete:**

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

## 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	<input type="text"/>	% (inclusive of GST)
Transfers/Rollovers (not applicable to transfers from existing accounts within Shadforth Portfolio Service)	<input type="text"/>	% (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 – Advisers only to complete:**

- ☐ Review of your account
- ☐ Strategic super or pension advice
- ☐ Investment advice on your account
- ☐ Contribution strategy
- ☐ Insurance in super 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	<input type="text"/>	% (inclusive of GST)
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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.

**Please select the services being provided – Advisers only to complete:**

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

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

Advice fees for reviewing your insurance requirements and providing a superannuation insurance strategy are limited 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 12 months commencing  /  /

This fee will be calculated as a percentage of your insurance premium, using the percentage fee above, 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

A 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 a 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 – Advisers only to complete (required for Shadforth Portfolio Service – Super or Shadforth Portfolio Service – Pension):**

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

### Step 3: Client declaration and signature(s)

**Important note:** IIML/NAL collects the information in this form for the purpose of applying the requested advice fee(s) against your account. Any personal information provided in this form will be handled in accordance with IIML/NAL's privacy policy available at [sfg.com.au/portfolio/privacy](https://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/directors all investors or trustees/directors must sign.**

- You authorise IIML/NAL to charge the advice fee selected against your account. This fee, if charged on your super or pension accounts is for advice you have or will receive about your super or pension benefits, insurance and investments.
- Where you have consented to the deduction of advice fees from a super, pension or an investment account to be opened on your behalf and that account number is pending, you acknowledge and agree the account number will be issued to you when available and is deemed to be included in this consent.
- The amount of any advice fee(s) that are paid to your financial adviser, as agreed by you, will be an additional cost to you and charged against your nominated account. An advice fee will not be charged unless you tell IIML/NAL to do so.
- Any agreed advice fee(s) will be charged to the account and paid in full to the financial adviser listed in this form, until you instruct IIML/NAL to cease payment, the fixed period ends, the one-off fee is paid or your ongoing fee consent expires.
- Where you have consented to ongoing advice fees being deducted, you understand the consent for IIML/NAL to pay the ongoing fees to your adviser will cease at the earlier of:
  - the consent end date;
  - the day you terminate your ongoing fee arrangement; or
  - the day you give your financial adviser new valid consent in relation to the ongoing fee arrangement.
- You understand my consent for one-off fees or upfront fees to be deducted from your pension account prior to your pension commencing will cease at the earlier of when the one-off fee is paid or your pension commences.
- You understand your consent for a fixed term arrangement, will last until the earlier of:
  - the end date stated above;
  - the day you terminate your fixed-term arrangement; or
  - the day we process an update to your fixed-term arrangement where you have provided your adviser and IIML/NAL with a new consent.
- You understand you can withdraw your consent or vary the ongoing fee arrangement at any time by notice in writing to your adviser.
- You understand you can withdraw your consent at any time before the cost is passed on to you by contacting IIML/NAL before the fee is paid.
- If a super or pension account is referred to in this form (i.e., the superannuation interest) and that superannuation interest is transferred to another superannuation fund or to another product within the IOOF Portfolio Service Superannuation Fund, you agree that to the extent permitted by law, subject to the agreement of the receiving superannuation fund trustee and/or the rules of the receiving product:
  - you consent to the fee continuing to be deducted from your superannuation interest in that other fund, product or investment option until your consent expires as set out below;

- in this consent:
  - a reference to your account includes both your existing account, and any subsequent account into which your superannuation interest is transferred;
  - a reference to the fund includes both the existing superannuation fund, and any other fund to which your superannuation interest is transferred; and
  - a reference to the trustee of your superannuation fund includes both the current trustee, and any future trustee holding your superannuation interest; and
- you will treat this consent as being received by both your current trustee, and any future trustee holding your superannuation interest.
- If an investment account referred to in this form is transferred to another investments account on the same or a different platform (subject to the agreement of the receiving operator), you agree that you consent to the fee continuing to be deducted in the subsequent investments account.
- By signing this form, you consent to your financial adviser and/or the licensee named in Step 4, providing IIML/NAL (on its request) all the necessary documentation to support or substantiate the fee deduction from your Shadforth account, including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees.

**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 and it has not been varied or revoked).

## Signature

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

Signatory 1		Date		/		/	
Role (such as Investor/Director / Trustee as applicable)							
Full name							

## Additional signatures (if required)

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

Signatory 2		Date		/		/	
Role (such as Investor/Director / Trustee as applicable)							
Full name							
Signatory 3		Date		/		/	
Role (such as Investor/Director / Trustee as applicable)							
Full name							
Signatory 4		Date		/		/	
Role (such as Investor/Director / Trustee as applicable)							
Full name							
Signatory 5		Date		/		/	
Role (such as Investor/Director / Trustee as applicable)							
Full name							

Signatory 6	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Role (such as Investor/Director / Trustee as applicable)	<input type="text"/>						
Full name	<input type="text"/>						
Common seal (of company) if required	<input type="text"/>						

## Step 4: Adviser Declaration (mandatory)

By arranging for the deduction of the advice fee detailed in this form, I confirm and agree to the matters set out below and understand my agreement is taken to be given from the date this form is submitted to IIML/NAL:

- The above advice fees have been fully explained to the applicant and any advice fees charged on the super or pension accounts relate to personal financial advice about the applicant's super or pension benefits, insurance and investments within the member's Shadforth super or pension account.
- The above advice fees are equal to, or in any event do not exceed, the amount to be paid for the super advice provided to the member about their nominated Shadforth super or pension account in the Fund.
- The fees to be charged to the client in this form relates solely to services and advice regarding the account to which this consent relates and not any of their other super or pension accounts. I also confirm that if the split of services provided in relation to each account changes in the future that I will update the portion of advice fee charged to each account accordingly.
- Where the advice fee is being charged on a super or pension account, I confirm that the arrangement is not part of an early release scheme.
- Where the advice fee is being charged on an investment account, I have made reasonable inquiries and confirm that no borrowed funds will be used to contribute to the account such that percentage based advice fees are not being deducted from borrowed funds.
- Advice documentation has or will be made available to the member relating to this fee request;
- I am required to provide the advice services outlined in the agreement between myself and the member, and as detailed in this form;
- The advice fee charged is within the agreed limits contained in this form or any other agreement as amended or varied from time to time between the AFS Licensee named in Step 4 and IIML/NAL;
- IIML/NAL reserves the right to decline requests to deduct advice fee(s) from the member's Shadforth account(s) (including any future requests) where required to comply with relevant laws or where the fee deduction is not permitted or inconsistent with any agreement between the AFS Licensee named in Step 4 and IIML/NAL; and
- Upon request from IIML/NAL, I will provide all the necessary documentation to support or substantiate the fee deduction from the member's Shadforth account(s), including but not limited to advice documentation and any other agreements or consent forms relating to the payment of advice fees.

Adviser name	<input type="text"/>		
AFSL name	<input type="text"/>		
AFS license number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Adviser contact details			
Phone (bh)	<input type="text"/>	Phone (mobile)	<input type="text"/>
Email	<input type="text"/>		
Business address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>

### Please forward all correspondence and enquiries to

**Post:** Shadforth Portfolio Service, GPO Box 264, Melbourne VIC 3001  
**Email:** [portfolioservice@sfg.com.au](mailto:portfolioservice@sfg.com.au)  
**Telephone:** 1800 931 792  
**Web:** [portfolio.sfg.com.au](http://portfolio.sfg.com.au)