

10 January 2025

## Advice Fees – Wholesale Clients (for Investment accounts only)

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"/>	<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: Wholesale Client status (applies to Investment accounts only)

For financial adviser completion: Is the Advice Fee selected and completed below for personal advice to a Wholesale Client in an Investment account?

Yes  I can demonstrate my client is a Wholesale Client, and will provide sufficient information to the account provider on request to substantiate this, and I will notify the account provider if my client ceases to be a Wholesale Client.

**Note:** If the above selection is made it will be taken that the selected Advice Fee is for a Wholesale Client.

### Step 3: Advice fees

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

- 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 contacting Navigator Australia Limited (NAL), the service operator of your investment account, via the options at the end of this form. Once your consent is revoked, no further fees will be charged to your account however any amounts charged 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.
- 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 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 Section C)

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 advice fees. This form must be signed no more than 90 days prior to the start date.

Start date (optional)  /  /

**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.

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.

**Section B – Advice Fee – Ongoing**

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"/>

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.

**Note:** An Advice Fee – Ongoing cannot be used in conjunction with a Fixed Term Advice Fee.

**Section C – Advice fee – Upfront**

Up to a maximum of 5.5% of each deposit. Deposits received  % (inclusive of GST).

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

## Step 4: Client declaration and signature(s)

**Important note:** 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 the privacy policy available at [sfg.com.au/privacy](http://sfg.com.au/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 NAL to charge the advice fee selected against your account.
- 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 the account. An advice fee will not be charged unless you tell NAL to do so.
- Any agreed advice fee(s) will be charged to the account and paid in full to the financial adviser, until you instruct NAL to cease payment.
- 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 NAL before the fee is paid.
- If an investment account referred to in this form is transferred to another investment 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 investment account.
- By signing this form, you consent to your financial adviser and/or the licensee named in Step 5, providing NAL (on its request) all the necessary documentation to support or substantiate the fee deduction from your Shadforth Portfolio Service 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 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  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  Date  /  /   
Role (such as Investor/Director/  
Trustee as applicable)   
Full name

Common seal  
(of company) if required

## Step 5: Adviser declaration (mandatory)

By arranging for the deduction of 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 NAL:

- The above fees have been fully explained to the applicant and that I can demonstrate my client is a Wholesale Client, and will provide sufficient information to the account provider on request to substantiate this, and I will notify the account provider if my client ceases to be a Wholesale Client.
- 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;
- 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 5 and NAL;
- NAL reserves the right to decline requests to deduct advice fee(s) from the member’s Shadforth Portfolio Service 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 5 and NAL; and
- Upon request from NAL, I will provide all the necessary documentation to support or substantiate the fee deduction from the member’s Shadforth Portfolio Service 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

**Telephone** 1800 931 792

**Web** [portfolio.sfg.com.au](http://portfolio.sfg.com.au)

**Email** [portfolioservice@sfg.com.au](mailto:portfolioservice@sfg.com.au)