

fee for service table

There are 3 stages of service where Rise Financial Pty Ltd may charge a fee, described below:

Stage 1 – Provision of **Initial Service**.

- Stage 1 for Wealth Management Service is the preparation of a Strategic Financial Plan.
- A written report is provided where a Strategic Financial Plan service is required, however it does not contain any specific recommendation for you, rather it is general information only, designed to help you understand the projected outcome when making various financial choices, based upon assumptions we believe reasonable.
- A written summary is provided where a What if...Strategy Analysis, Financial Projection or Personal Insurance Analysis service is required, however these services do not contain any specific recommendation for you, rather it is general information only, designed to help you understand the projected outcome when making various financial choices, based upon assumptions we believe reasonable.
- A written summary is provided where a Salary Packaging Advice service is required, and this does contain a specific recommendation for you.
- No written report is provided where our Financial Check Up service is required, rather this is to provide general information only, and you should not act upon any information provided without first seeking appropriate specific and written advice.

Stage 2 – **Implementation** of any recommended investments, insurance policies, home loans or leases

- Investments will be recommended and implemented only where an Ongoing Service is required.
- Home loans or lease products will be recommended and implemented for an additional fee, only where an Ongoing Service is required, and where a cost effective solution can be provided.
- Personal insurance policies will be recommended and implemented at any stage, for an additional fee, where a cost effective solution can be provided.

Stage 3 – Provision of **Ongoing Service**.

- Includes at least one review meeting per year, unlimited access to your adviser, the implementation of any beneficial investments and the annual preparation of strategic financial projections, at no additional cost.

Fees (Including GST)	Stage 1	Stage 2	Stage 3
Wealth Management Service – Advanced – Investment Over \$1 M	\$2,475	N/A	\$6,600 pa Min.
Wealth Management Service – Mature – Investment \$500K to \$1 M	\$2,475	N/A	\$4,950 pa
Wealth Management Service – Established – Investment \$100 K to \$500 K	\$2,475	N/A	\$3,300 pa
Wealth Management Service – Beginning – Investment Under \$100 K	\$2,475	N/A	\$1,650 pa
Strategic Financial Plan	\$2,475	N/A	N/A
What if Strategy Analysis	\$ 825	N/A	N/A
Financial Projection	\$ 550	N/A	N/A
Personal Insurance Analysis	\$ 330	N/A	N/A
Salary Packaging Advice (Fully Maintained Novated Car Lease)	\$ 330	N/A	N/A
Financial Check Up	\$ 275	N/A	N/A

Notes:

- Should Rise Financial implement any recommended policies, then the following will generally apply:
 - No entry fees or exit fees for investments,
 - 100% investment commission rebate to you in the form of additional investment units,
 - 100% commission rebate for insurance policies with lower annual premiums, and
 - 100% commission rebate for loans implemented with lower annual interest rates.
- Higher fees will be charged for more complicated situations, and fees may change in the future.