SELF MANAGED SUPER FUNDS MANAGEMENT SERVICES

SKFG FINANCIAL GROUP

SKFG Financial Group offers personal financial advice tailored to your individual circumstances and financial objectives. Our goal is to find the right solution to meet your needs and assist you to make important decisions easily.

Our Financial Planning staff are qualified to provide you with specialist financial advice, no matter how big or small your investments, or what your needs may be. We aim to work with you to help secure your financial future.

Following is an explanation of our Self Managed Superannuation Fund (SMSF) service and fee structure to ensure you are the one in control and you are completely comfortable with the service you are being provided. All fees are inclusive of GST.

1. INITIAL CONSULTATION

In order to provide advice and begin structuring a strategy to secure your financial future, we need to fully understand your current financial position and your goals.

This initial consultation typically takes about one to two hours. We discuss your objectives with you and gather information about your current situation and outline some broad strategies we feel will achieve those objectives.

Fee: **Complimentary**

2. FINANCIAL PLAN - *Preparation and Implementation*

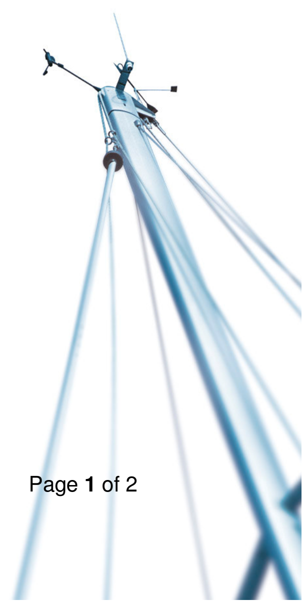
Having gained an understanding of your financial needs we will produce a financial plan that will give you the best result. Underpinning our expertise and experience, we also use a professional and comprehensive research team to compare various investment options. Once we have decided on the best strategy for you, we will document our recommendations and present them to you for consideration.

Our fee – Once off set-up fee

Minimum Fee: **$4,400**

Services provided:

- Assist with the creation of the SMSF, including the preparation of the Trust Deed
- Applying for an ABN and Tax file number
- Provide you with a secretarial volume to store your important documents
- Preparation of Minutes and member applications
- Prepare a complying investment strategy for the SMSF
- Research & make recommendations on suitable investment
- Arrange the opening of the cash account
- Implementation of investment



- recommendations
- Liaise with your Accountant
- Arrange the transfer of your existing superannuation investments

3. REVIEW SERVICE & ADMINISTRATION

In order to achieve your lifestyle goals and manage your investments, SKFG Financial Group, provides the following ongoing support:

Private Client Program

- Minimum Fee: **$7,700 p.a.**

For those of you with a complex and pro-active financial strategy, this service is designed to include all the assistance you require to make your financial life easier. Together we will re-assess your strategy regularly and ensure you have the most appropriate portfolio structure for your individual circumstances and objectives. It means that you do not need to worry about monitoring your portfolio as we check it on a regular basis and won't bother you with unnecessary information or hassle. We recommend this service for all people who have had a Self Managed Superannuation Fund.

The **Private Client** Program includes:

- Your relationship with SKFG Financial Group will be managed by a Director of the company so you benefit from the highest level of experience and wealth of knowledge
- A dedicated client service officer will be made available to you so that you have a specific contact point for any queries in relation to the provision of services
- A Portfolio and Strategy Review meeting twice a year.
- An investment review and re-balancing twice a year. This ensures that your portfolio stays in line with your investment strategy and is reviewed in conjunction with any changes in the investment landscape
- Provision of four investment portfolio valuations and transaction summaries per annum
- Access to your Adviser with queries in relation to your strategy, investments and insurances and to assist you in considering financial decisions as they arise (this aspect of our service enables you to call to discuss any financial or personal lifestyle situation for which you may need advice, a "sounding board" or a second opinion)
- Access to a team of experienced and qualified professionals researching the constantly changing markets and legislation to ensure your investment choices are suitable products
- Proactive contact on investment ideas, strategies, opportunities and legislative changes as appropriate
- An invitation to premium client events with key note speakers to keep you informed of market performance and topical issues
- Our quarterly newsletter "Your Money Your Future" keeping you abreast of financial planning news and topical market issues
- Online access to your portfolio
- Provide you with the necessary reports to enable your accountant to prepare the funds tax report.

4. YOUR PAYMENT OPTIONS

The cost of your review service package will be agreed upon and will be deducted on a monthly basis from the SMSF bank account.

The fee is adjusted annually in line with CPI increases.