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 services 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.

This financial plan is documented for you and outlines the strategy and investment recommendations we propose. It is in an easy to understand format, free from jargon and unnecessary information.

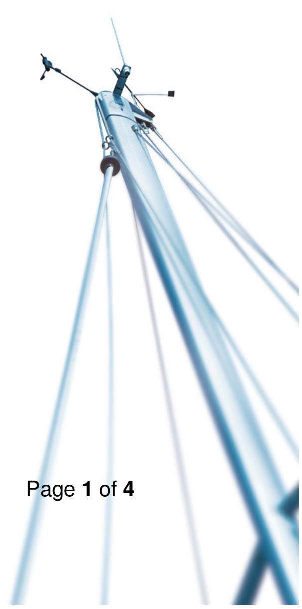
Outlined below is our fee schedule which varies depending on the level of work involved in the preparation and implementation of your investments.

This fee is disclosed to you in your Statement of Advice, and agreed upon with you before we undertake any work and before you incur any obligation.

Please note: If you choose not to proceed then the fee agreed is payable for the preparation of your Statement of Advice

- **Comprehensive Plan** – typically appropriate when there is complex strategy development and numerous issues e.g. transition to retirement strategy. Minimum Fee: **$4,400**

Standard Plan - typically appropriate when your requirement for advice is one specific area of need. e.g. Superannuation Strategies, Wealth Creation. Minimum Fee: **$2,750**



- **Limited Plan** – this is typically a transactional type plan that involves limited advice. E.G. Consolidation of Super, one off investments

  Minimum Fee: **$1,100**

3. REVIEW SERVICE OPTIONS & ADMINISTRATION

In order to achieve your lifestyle goals, SKFG Financial Group, offers you the choice of Review Service Options or paying for advice as and when required.

The Review Service Options are detailed below.

We will recommend which option we feel is appropriate for your financial strategy. This will be detailed in your Review Service Agreement.

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 comprehensive financial plan.

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

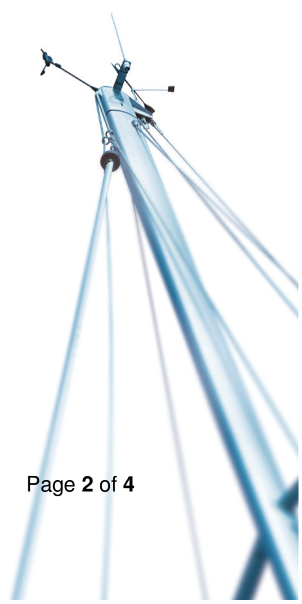
Active Client Program

Minimum Fee: **$2,750 p.a.**

Our Active Client Program is designed for clients who require an annual review service where we re-assess your strategy to ensure you have the most appropriate portfolio structure for your individual circumstances and objectives.

The Active Client Program includes:

- Your relationship with SKFG Financial Group will be managed by your Adviser so you benefit from the highest level of experience and



wealth of knowledge.

- The client service department 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 once a year.
- An investment review and re-balancing once 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
- Provide two investment portfolio valuations and transaction summaries per annum
- Access to your Adviser to answer any queries you may have in regard to your strategy, investments and insurances.
- Our quarterly newsletter "Your Money Your Future" keeping you abreast of financial planning news and topical market issues

Passive Client Program

Minimum Fee: **$1,320 p.a.**

For the person who prefers to monitor their own investments and financial strategy.

The **Passive Client** Program includes:

- An offer of when you should consider a review of your investment strategy
- Access to our Client Service Department to assist with the management and administration of your investment
- An investment review and re-balancing once 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
- Electronic copy of our quarterly newsletter "Your Money Your Future" keeping you abreast of financial planning news and topical market issues
- Keeping your financial information up to date so we can answer any queries you may have.

4. ADDITIONAL SERVICES

Outlined below are our fees for additional assistance beyond the Review Service Programs.

Strategy Review (From $660)

If your circumstances change dramatically, you may well need a full review of your investment strategy and portfolio. This is essentially starting the financial planning process again, to ensure that our recommendations meet your changed needs

Centrelink Assistance (From $440)

Assistance with your yearly Centrelink forms and liaising with Centrelink

Review Appointment (From $660)

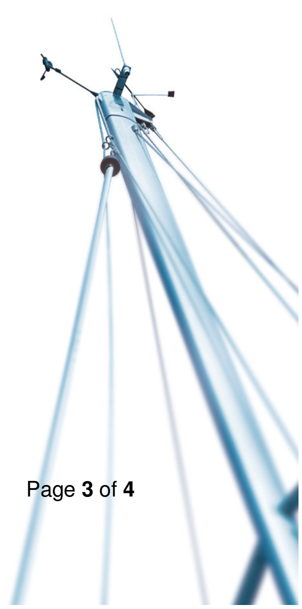
We will conduct a review of your investment portfolio and recommend re-balancing as necessary. This ensures that your portfolio stays in-line with your investment strategy and is reviewed in conjunction with any changes in the investment landscape

Investment Report ($330)

A full review report of your financial strategy and portfolio

Switch Redemption ($330)

Assistance with the completion of the necessary paperwork and liaison with the fund manager for the switching or redemption of an investment



Cash Flow Management (From $660)

Conduct a review of debt, tax and cash flow management issues for you around your financial strategies

Adviser Consultation ($275 per hour) **(minimum of 1 hour**

Your Adviser is available to meet with you to assist in considering financial decisions as they arise. Such meetings will be charged at our standard hourly rate, with a minimum charge of one hour.

5. YOUR PAYMENT OPTIONS

The cost of your review service package will be agreed upon and may be paid with your own funds or deducted from your investment.