

19 September 2024

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

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Account name

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)/Navigator Australia Limited (NAL), as trustee of your super fund or service operator of your investment account, is required to obtain specific written consent on an annual basis before a fee for financial advice can be deducted from your account. You are not under any obligation to consent to the fee being deducted.
- You may revoke your consent at any time by contacting IIML or NAL via the options at the end of this form. Once your consent is revoked, no further fees will be deducted from your account however any amounts paid 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.
- 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/pension account if they relate to advice you receive about your super or pension benefits, and insurance and investments within your Shadforth superannuation account(s).
- You cannot request a fee to be deducted from your Shadforth superannuation account(s) for advice provided, if it is:
 - not related to your Expand superannuation account(s); or
 - related to another member or non-member, including a spouse.
- Advice fee(s) paid to your financial adviser and their Licensee (and quoted in this section) 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) / /

The consent end date that you complete above is the date we will stop paying advice fees if we have not received updated consent to continue the fee before that date. Client consent to an ongoing fee arrangement ends 150 days after the next anniversary date.

Section A – Advice fee – One-off

As agreed with my nominated financial adviser, I authorise \$ (inclusive of GST) to be applied to my 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. 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 (required for Shadforth Portfolio Service – Super and Shadforth Portfolio Service – Pension):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation 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.

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 % (inclusive of GST)
 Transfers/Rollovers (not applicable to transfers from existing accounts within Shadforth Portfolio Service) % (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 (required for Shadforth Portfolio Service – Pension):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution 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 % (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 deposit amount and will be charged to your account as deposits are received.

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

Up to a maximum of 50% per annum (inclusive of GST) of each insurance premium.

Percentage fee Primary: Death or Death and TPD cover % per annum (inclusive of GST)
 Additional: Death or Death and TPD cover % per annum (inclusive of GST)
 Income protection cover % per annum (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, 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.

Section F – Advice fee – Fixed Term Arrangement

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 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 and Shadforth Portfolio Service – Pension):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation 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 the privacy policy available at 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.

- I/We authorise IIML/NAL to charge the advice fee selected against my/our account. This fee, if charged on my Super and Pension accounts is for advice I/we have or will receive about my superannuation/pension benefits, insurance and investments.
- The amount of any advice fee(s) that are paid to my financial adviser, as agreed by me/us, will be an additional cost to me and charged against the account. An advice fee will not be charged unless I/we 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, until I/we instruct IIML/NAL to cease payment, the fixed period ends, the one-off fee is paid or my/our ongoing fee consent expires.
- Where I/we have consented to ongoing advice fees being deducted, I understand the consent for IIML/NAL to pay the ongoing fees to my adviser will cease on the consent end date, which is 150 days after the next anniversary date for my/our ongoing fee arrangement.
- I/We understand my consent for one-off fees or upfront fees to be deducted from my pension account prior to my pension commencing will cease at the earlier of when the one-off fee is paid or my pension commences.
- I/We understand my consent for a fixed term arrangement, will last until the end date stated above.
- I/We understand I/we can withdraw my/our consent or vary the ongoing fee arrangement at any time by notice in writing to my/our adviser, or by contacting ClientFirst.
- I/We understand I/we can withdraw my/our consent at any time before the cost is passed on to me/us by contacting IIML/NAL before the fee is paid.
- If a superannuation account 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 Services Superannuation Fund, you agree that, subject to the agreement of 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, I consent to my 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 my Shadforth account, including but not limited to a Statement of Advice, a Record of Advice, Fee Disclosure Statement(s), 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		Date		/		/	
Role (such as Investor/Director / Trustee as applicable)							
Full name							

Common seal (of company) if required	
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Step 4: Adviser Declaration (mandatory)

I confirm that the above advice fees have been fully explained to the applicant and that any advice fees charged on the Super and/or Pension accounts relate to advice about the applicant's superannuation or pension benefits, insurance and investments within the member's Shadforth super account. Where the advice fee is being charged on a superannuation 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 fees can only be deducted from the member's super/pension account if they relate to advice provided on the member's super or pension benefits, and insurance and investments within the member's Shadforth super account.
- Either a Statement of Advice (SOA) has or will be provided to the member, or a Record of Advice (ROA) 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 a Statement of Advice, a Record of Advice, Fee Disclosure Statement(s), and any other agreements or consent forms relating to the payment of advice fees.

Adviser name	<input style="width: 100%;" type="text"/>		
Licensee name	<input style="width: 100%;" type="text"/>		
Contact name	<input style="width: 100%;" type="text"/>		
Phone (bh)	<input style="width: 280px;" type="text"/>	Phone Mobile	<input style="width: 180px;" type="text"/>
Email	<input style="width: 100%;" type="text"/>		
AFS license number	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 40px;" type="text"/>
Adviser signature	<input style="width: 330px; height: 40px;" type="text"/>	Date	<input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/> / <input style="width: 80px;" type="text"/>

Please forward all correspondence and enquiries to

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GPO Box 264, Melbourne VIC 8060

Email: portfolioservice@sfg.com.au

Telephone: 1800 931 792

Web: portfolio.sfg.com.au