

Infocus Fee / Brokerage / Commission Schedule

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Our Vision Wealth Strategies office:

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Fair, Wilson Rd Mt Hutton
NSW 2290

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Mt Hutton NSW 2290

Phone Number: (02) 4014 1999 or 0411 777
474

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Who is my Adviser?

Here at the Vision Wealth Strategies office your advisers will be:

Hamish Ferguson BBus, Dip FS (FP), ADFP
Senior Adviser
Authorised Representative - No. 292461

Leigh Johnston DFP
Financial Adviser
Authorised Representative - No. 279808

Adviser Authorisation and Remuneration

Vision Wealth Strategies office is operated by Hamish Ferguson through FNP Solutions Pty Ltd (ABN 87 156 409 531). FNP Solutions Pty Ltd receives 95% of the fees and or commission; the licensee, Infocus Securities Australia Pty Ltd (Infocus), receives the balance, being 5%.

FNP Solutions Pty Ltd is a Corporate Authorised Representative (No. 428286) of Infocus. Hamish Ferguson & Leigh Johnston are authorised representative of Infocus and are authorised to provide the full range of financial services and products offered by Infocus, as outlined in the Financial Services Guide (FSG) Brochure provided to you with this insert, except as follows:

Hamish Ferguson is not authorised to provide advice in Credit Services under the Infocus Credit Licence. This includes assistance with mortgages, personal loans & credit cards. His authorisation to provide these services comes under Vision Property & Finance ACL 435736.

Leigh Johnston is not authorised to provide advice in Securities, Margin Lending, Self-Managed Superannuation Funds or Credit Services, including:

assistance with mortgages, personal loans & credit cards.

Hamish is remunerated by means of a salary, fees and commission generated. Leigh is remunerated by means of a salary.

Share Trading

Where the services of a stockbroker are utilised to deal in shares, the licensee receives between 0% and 1% of the brokerage amount paid for the service. Your advice document will disclose any benefits or fees received by Infocus, the Corporate Authorised Representative and/or your Adviser.

Referral Arrangements

Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral. Our current referral arrangements are detailed below:

H&R Block up to 30% referral payment

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice.

Associated Businesses

FNP Solutions Pty Ltd / Hamish Ferguson, is associated with the below businesses:

Cadmar Investments Pty Ltd trading as 1on1 Property (ABN 40 120 742 136) which provides property management services.

Pinpoint Publishing Pty Limited and Speed Media Australia Pty Limited partnership trading as Vision Property & Finance (ABN 50 867 155 934) which provides mortgage broking and property investment services. Pinpoint Publishing Pty Limited and Speed Media Australia Pty Limited Partnership is the holder of an Australian Credit Licence (389961).

Services provided by these entities are not provided by Infocus.

Roseville Consultants Pty Ltd (ABN 37 871 776 526) trading as AF Financial, where Hamish by Infocus to provide Financial Advice.

A breakdown of the types of payments we may receive is set out in the following pages.

TYPE OF ADVICE/SERVICE	FEE or REMUNERATION
Advice	<p>Fees may be invoiced directly or collected from the product. An upfront fee for service may be charged based on either a fixed dollar amount, on the value of the funds invested, or a combination of these methods.</p> <p>Fee for service for the preparation of your advice.</p> <p>This fee is based on an hourly rate of \$375 per hour with a minimum fee of \$660 and a maximum fee of \$3,300.</p> <p>Hourly rates for the Vision Wealth Strategies office are:</p> <ul style="list-style-type: none"> • Senior Financial Adviser \$375.00 per hour • Financial Adviser \$220.00 per hour • Planning Assistant \$165.00 per hour • Administrative Assistant \$110.00 per hour <p>Alternately, we may agree to charge a flat \$ fee based on the complexity of the advice and the work involved. This fee is negotiated with you and can range from \$660 to \$3,300.</p>
Implementation	<p>The cost of implementing your financial strategy will usually cost between \$0 and \$880 depending on the products, strategies and time involved.</p> <p>Alternatively, an implementation fee of up to 5.5% of the initial invested funds (e.g. if you have invested \$100,000 in a managed fund, the implementation fee paid by the fund manager may be up to \$5,500).</p> <p>These costs may be in addition to any advice fee and will be set out in your advice document.</p> <p>You can choose to receive an invoice for your implementation fee. Alternatively, we may be able to deduct the fee from your financial products. Your adviser will discuss and agree payment options with you.</p> <p>Additional fees may be incurred for ongoing services (please refer to the Ongoing Service section).</p>
Ongoing Service – Adviser Service Fee	<p>Providing service on an ongoing basis allows you to have the confidence that you have access to a professional that knows you and your circumstances. It can fund the cost of strategic advice and/or portfolio advice in a changing environment.</p> <p>Fees may be invoiced directly or collected from the product. Ongoing fees may be charged based on either a fixed dollar amount, the value of the funds invested, or a combination of these methods. This fee will be negotiated with you and can range from \$880 to \$5,500.</p> <p>Alternatively, an Adviser service fee of up to 2.2% of funds under management (e.g. if your investment amount is \$100,000, then Infocus may receive up to \$2,200pa). These fees will typically be paid on an ongoing basis while the investment is still in place.</p> <p>Where Cashflow Monitoring strategies are recommended, the following ongoing fees will apply:</p> <p>Monthly cash flow monitoring of up to \$2,640 per annum plus a fee of 0.275% (per annum) of funds under management.</p> <p>A minimum fee of up to \$720 per half year may be charged.</p>

Other Services	Ad-hoc services can be provided on an as needs basis. Fees will be agreed before any work commences and may be based on time to complete at a cost of \$220 per hour or as a set fee up to \$10,000.
Commissions	<p>Upfront</p> <p>This is paid by the issuer of the financial product/s recommended when the product is issued to you. This may be deducted from the initial amount you have invested or it may be payable from the product provider's own resources.</p> <p>INVESTMENT/SUPERANNUATION</p> <p>Can be up to 4.4% of the funds under management; based on an account balance of \$1,000, this equates to \$44. These Fees will only be charged where arrangements were made prior to 1/07/2013.</p> <p>PERSONAL INSURANCES</p> <p>From 1/1/2018 the maximum amount of commission payable by manufactures to advisers is restricted to 80% of the premium payable in the first year. Based on a premium of \$1,000pa, this equates to a maximum of \$800 in year one.</p> <p>Ongoing</p> <p>This is paid by the issuer of the financial product/s recommended and is payable on an ongoing basis while the investment/insurance is still in place.</p> <p>INVESTMENTS/SUPERANNUATION</p> <p>Can be up to 2.2% of the funds under management; based on an account balance of \$1,000, this equates to \$22. These Fees will only be charged where arrangements were made prior to 1/07/2013.</p> <p>PERSONAL INSURANCES</p> <p>Can be up to 45.5% of the premium paid; based on a premium of \$1,000, this equates to \$455.</p>

Your advice document will disclose any benefits or fees received by Infocus and/or your adviser.

All of the above fees and commissions are inclusive of GST.

How Will I Pay for the Services Provided?

There are various ways that you may pay for the services we provide, including:

Professional Fees - where you pay a fee to Infocus for all the services that we provide (including the Statement of Advice (SOA) and implementation and review of the advice). This may be charged by direct invoice, deductions from your investment products or a combination of both;

Brokerage/commissions - where the investment product provider pays Infocus upon your initial

investment (initial fees and charges) and/or regularly throughout the life of your investment (ongoing fees and charges); or

A combination of both - where you pay for the cost of the SOA and a percentage for the product/investment placement, which may include initial fees and charges and/or ongoing fees and charges.

Shareholding

Hamish Ferguson, either directly or indirectly, holds ordinary shares in Infocus Wealth Management Ltd (ABN 28 103 551 015).

Infocus Securities Australia Pty Ltd ABN 47 097 797 049 Australian Credit License and AFSL No. 236523.

Note: This Adviser Fee Schedule Insert completes your Financial Services Guide.