

Fee / Brokerage / Commission Schedule

Version 8.1.1 03/03/2017

Our Stamford Financial office:

Address: 196 Nebo Road,
Mackay QLD 4740
Postal Address: PO Box 5611,
Mackay Mail Centre QLD 4741
Phone Number: (07) 4952 5228
Fax Number: (07) 4952 5229
Web: www.stamford.net.au

Who is my Adviser?

Here at the Stamford Financial office your adviser will be:

Martin Lambert CFP®, Dip FP
Financial Adviser
Authorised Representative - No. 236812
Authorised Credit Representative - No. 377865

Adviser Authorisation and Remuneration

The Stamford Financial office is operated by Martin Lambert through Stamford Financial Pty Ltd (ABN 77 126 218 782). Stamford Financial receives 90% of the fees and or commission, the licensee, Infocus Securities Australia Pty Ltd (Infocus) receives the balance, being 10%.

Stamford Financial Pty Ltd atf for the Lambert Family Trust (ABN 92 296 722 419) is a corporate authorised representative (No. 377220 for financial services and No. 474655 for credit) of Infocus. Martin Lambert is an authorised representative and an authorised credit representative of Infocus and is authorised to provide the full range of financial and credit services and products offered by Infocus, as outlined in the Financial Services Guide (FSG) Brochure provided to you with this insert, excluding Self-Managed Super Funds.

Martin Lambert is remunerated by means of a salary paid by Stamford Financial Pty Ltd. Further, as a shareholder of Stamford Financial Pty Ltd, Martin Lambert may receive other benefits from fees and commissions such as dividends that may be paid by Stamford Financial Pty Ltd.

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.

Referral Fees

A third-party referrer may receive a referral fee or commission for introducing you to an Infocus office, or we may receive your details as a referral from others. The payment of any fee for a referral, whether received or payable will not involve an additional cost to you. Any referral fees will be disclosed at the time of the referral and/or detailed in your Statement of Advice.

Shareholding

Your adviser, Martin Lambert, either directly or indirectly, holds ordinary shares in Infocus Wealth Management Ltd (ABN 28 103 551 015).

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.

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 \$330.00 per hour with a minimum fee of \$1,650 and a maximum fee of \$16,500.</p> <p>Hourly rates for the Stamford Financial office are:</p> <ul style="list-style-type: none"> Financial Adviser \$330.00 per hour Planning Assistant \$165.00 per hour Administrative Assistant \$110.00 per hour <p>Alternatively, 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 \$1,650 to \$16,500.</p>
Implementation	<p>The cost of implementing your financial strategy will usually cost between \$1,650 and \$16,500, 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 \$1,320 to \$11,000.</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 Cash Flow Monitoring strategies are recommended a monthly cash flow monitoring fee of up to \$3,300 per annum may apply.</p>
Other Services	<p>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 \$330 per hour or as a set fee up to \$10,000.</p>

TYPE OF ADVICE/SERVICE	FEE or REMUNERATION
Commissions	Upfront 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.
	INVESTMENT/SUPERANNUATION Can be up to 4.4% of the funds under management; based on an account balance of \$1,000, this equates to \$44.
	PERSONAL INSURANCES Can be up to 140% of the premium paid; based on a premium of \$1,000pa, this equates to \$1,400 in year one.
	Ongoing 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.
	INVESTMENTS/SUPERANNUATION Can be up to 2.2% of the funds under management; based on an account balance of \$1,000, this equates to \$22.
	PERSONAL INSURANCES Can be up to 45.5% of the premium paid; based on a premium of \$1,000, this equates to \$455.

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

Credit Services

Infocus conducts business with a number of credit providers when providing credit assistance in relation to credit contracts.

Suitability of Loans to Your Financial Objectives

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be suitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs before we determine which loan product may suit your requirements.

For the purposes of the Preliminary Credit Assessment, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection

and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract.

This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance.

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

The following is a listing of the top providers with whom Infocus conducts the most business. Your adviser may recommend products and / or services provided by these or other credit providers:

- Colonial Geared Investments
- Macquarie Bank
- St George Bank
- Liberty Financial
- Commonwealth Bank

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties

When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process, even if the loan is ultimately unsuccessful.

Fees payable by you to the licensee

If a fee is payable by you, this will be disclosed in a Credit Quote that will be provided to you. If a Credit Quote is not supplied, this will indicate that we do not charge consumers any fees.

Payments received by the licensee

Please take notice that the licensee may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you.

The commission / brokerage amount depends on the amount of the finance and may vary from product to product. We can provide you with information about a reasonable estimate of those commissions and how the commission is worked out if you require.

Fees payable by the licensee to third parties

We may pay fees to call centre companies, real estate agents, accountants, or lawyers and others for referring you to us.

These referral fees are generally small amounts in accordance with usual business practice. These are not fees payable by you. Any referral fees will be disclosed at the time of the referral and/or detailed in your Statement of Advice. From time to time, we may also remunerate other parties through payments, rewards or benefits.

Mortgage and Finance / Leases

Loan products

Initial commissions generally range between 0.33% and 1.485% of the initial loan balance and 0% to 0.55% of the outstanding loan balance each year. For example, if your loan balance was \$100,000 we would receive an upfront payment of between \$330 and \$1,485 and a payment of between \$0 and \$550 per annum. Please note that lenders can change these commission rates at any time.

Consumer leases

We charge a brokerage fee between 0% and 4% of the lease amount sought. For example, if you were seeking \$10,000 credit, the cost to you would be between \$0 and \$400.

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

Infocus Securities Australia Pty Ltd ABN 47 097 797 049
Australian Credit License and AFSL No. 236523 trading as
Infocus Money Management and Infocus Financial Advice.

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