

Infocus Fee / Brokerage / Commission Schedule

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Our GTC Financial Services office:

Address: 29 Roseberry Street

Gladstone QLD 4680

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Gladstone QLD 4680

Phone Number: (07) 4972 5177

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Who is my Adviser?

Here at the GTC Financial Services office your advisers will be:

Neville Hughes BBus, CPA®, CFP®
Senior Financial Adviser
Authorised Representative – No. 236813

Emma Brooke Dip FMB, ADFP
Senior Financial Adviser
Authorised Representative - No. 329891
Authorised Credit Representative – No. 402910

Adviser Authorisation and Remuneration

The GTC Financial Services office is operated by Neville Hughes through GTC Financial Services Pty Ltd (ABN 94 010 624 914) atf GTC Financial Services Trust (ABN 69 596 897 575). GTC Financial Services receives 95% of the fees and or commission, the licensee, Infocus Securities Australia Pty Ltd (Infocus) receives the balance, being 5%.

GTC Financial Services Pty Ltd atf GTC Financial Services Trust is a corporate authorised representative (No. 1236998 for financial services and No. 482189 for credit) of Infocus.

Neville is an authorised representative of Infocus and is 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:

Neville is not authorised to provide advice in Securities, Margin Lending Products, and Credit Services, including: assistance with mortgages, personal loans & credit cards.

Emma 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 FSG Brochure provided to you with this insert, except as follows:

Emma is not authorised to provide advice in Securities (direct equities).

Neville is remunerated by means of equity distributions. Further, as a beneficiary of GTC Financial Services Trust, Neville or their associates may receive other benefits from all fees and commissions that may be paid by the trustee.

Emma is remunerated by means of a salary paid by GTC Financial Services Pty Ltd.

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:

Provider	Payment arrangement
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

Your adviser, Neville Hughes, is associated with the below businesses:

- GTC Financial Pty Ltd (49 078 820 729) provide Accounting Services.

Services provided by these entities are not provided by Infocus.

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>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 \$1,650 to \$16,500.</p>
Implementation	<p>The cost of implementing your financial strategy will usually cost between \$110 and \$16,500, depending on the products, strategies and time involved.</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 \$550 to \$15,000.</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>
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 a flat \$ fee. We will provide you with a letter of engagement prior to any work commencing.</p>
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.</p> <p>PERSONAL INSURANCES</p> <p>Can be up to 140% of the premium paid; based on a premium of \$1,000pa, this equates to \$1,400 in year one.</p>

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.

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.

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.