

**HILLROSS**

**KP** **KEYPLAY**  
FINANCIAL SERVICES

## Financial Services and Credit Guide



**Version: 4.0**

**Date prepared: Tuesday, 12 December 2017**

It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Hillross Financial Services Limited (Hillross)
- our fees and how we, your adviser and Hillross, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Hillross

## Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SoA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

# About our firm

KeyPlay Financial Services is a boutique financial planning business specialising in the areas of Retirement, Centrelink and Aged Care. With our qualifications and combined 75 plus years experience in the financial planning, banking and Centrelink areas - we are qualified to help you with professional, sensible and caring advice.

## Summary of the business

<b>Name</b>	TWhite-TNakka Pty Ltd trading as KeyPlay Financial Services
<b>Australian Business Number</b>	45 114 249 268
<b>Authorised representative number</b>	441406
<b>Credit representative number</b>	441407

## Our office contact details

<b>Address</b>	90 Main Road, , BALLARAT, VICTORIA 3350
<b>Phone</b>	0353335519
<b>Fax</b>	0353335516
<b>Email</b>	tony.white@hillross.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

## Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our firm may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our Financial Advisers and Credit Advisers** on page 13.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal purposes)	— Employer superannuation
— Salary packaging	— Managed investments
— Superannuation strategies and retirement planning	— Investor directed portfolio services (for example, administration platforms)
— Personal insurance	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Estate planning	— Standard margin loans
— Centrelink and other government benefits	— Retirement income streams, including pensions and annuities
— Ongoing advice and services, including regular portfolio reviews	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Aged care	— Life investment products including whole of life, endowment and bonds
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Limited selection of investment guarantees

Hillross maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. These have been researched by external research houses as well as our in-house research team.

Hillross periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Hillross' approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those issued or promoted by the AMP Group or as otherwise approved by Hillross and where appropriate to your circumstances.

As at September 2017, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Hillross Financial Services Limited are:

- AMP Bank
- ANZ
- Auswide Bank
- Westpac
- St George
- National Australia Bank
- ING Direct
- Macquarie Bank
- Bank of Queensland
- Liberty Financial

## Tax implications of our advice

Under the Tax Agent Services Act 2009, TWhite-TNakka Pty Ltd, trading as KeyPlay Financial Services is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## Transaction services

If you do not require advice, we can also arrange for you to apply for limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which we will document in writing. You can ask us for a copy of this documentation at any time.

## Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

## Our fees

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice; and
- Ongoing advice.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

### Payment methods

We offer you the following payment options for payment of our advice fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All fees and commissions will be paid directly to Hillross as the licensee. They retain a percentage (as a licensee fee) to cover their costs and the balance is passed on to us. The percentage is determined annually, based on a number of factors, including our business revenue for the prior year.

For details of our service fees, please refer to **Schedule of fees** on page 17.

## Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

## Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis).

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

### Development, management and advice recognition

We may qualify to receive a DMA payment to recognise our growth and professionalism. The DMA payment is based on a rate, calculated once per year, and determined by our ranking relative to other Hillross firms. Up to 60% of all Hillross firms may qualify for DMA payments. The relevant rate may range from 0% to 10%, depending on our ranking. It is then applied to our firm revenue of the prior year and paid to us once a year.

For example, if our DMA is set at 1% and our revenue for the prior year was \$200,000, we would receive a total of \$2,000 for that year.

### **How our performance is ranked**

Ranking of practice is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Hillross Financial Services network. The points system is based on a combination of factors within a balanced scorecard such as the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the prior measurement period (usually a period of approximately 12 months).

### **Para-planning costs subsidy**

We may be eligible for a subsidy from AMP in relation to paraplanning costs, depending on the number of paraplanning requests that we make in a particular month. If our practice submits a minimum of 5 paraplanning requests per eligible authorised representative in our practice, we receive a discount of up to 10% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$100 (10% x \$1,000 = \$100) and pay a discounted fee of minimum \$900.

### **Placement fees**

From time to time Hillross will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Hillross. We may share in this fee based on the level of participation by our clients.

### **Business buy-back option**

If we leave the financial services industry, Hillross makes available a facility for its authorised representatives to transfer their clients. If this happens, Hillross may buy back the servicing rights of our clients. The facility is subject to certain conditions (such as, reason for sale, time the firm has been operating with Hillross, level of adherence to Hillross compliance requirements and achieving a satisfactory level of customer service), and provides a minimum value for our register of clients. The minimum value is based on a multiple of firm revenue. If at some future time we should look to sell our firm, and we cannot find a willing buyer, Hillross may purchase the servicing rights of our clients in these circumstances.

### **Personal and professional development**

Hillross provides personal and professional development opportunities in the form of a multi-tiered development program, offered annually to qualifying practices.

#### **Summit**

The Summit is a national convention available to advisers from all Hillross practices. Hillross subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

#### **Mid-tier and base-tier study tours**

Hillross will subsidise the cost of our participation in certain personal and professional development programs if we meet specific qualification criteria. The qualifying criteria is based on a combination of factors including the quality of our services, our business goals and our ranking against other practices in Hillross. The maximum amount of this subsidy is \$12,000 per annum per practice.

#### **Amicus program**

In addition to the above, certain practices that meet additional qualification criteria will be eligible to participate in the Amicus program, an additional personal and professional development program organised by Hillross. The additional qualification criteria requires long term achievement of the mid-tier study tour criteria. If a practice qualifies for the Amicus program, Hillross will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice.

# Relationships and associations

It is important that you are aware of the relationships that Hillross has with providers of financial services and products as they could be seen to influence the advice you receive.

## About our licensee

Hillross Financial Services Limited

ABN 77 003 323 055

Australian Financial Services and Australian Credit Licensee

Licence No: 232705

Hillross is a member of the AMP Group and has:

- Approved the distribution of this FSCG
- Authorised us to provide advice and other services as described in this FSCG
- Authorised us to provide credit assistance services to you

Hillross' registered office is located at 33 Alfred Street, Sydney, NSW 2000.

## About the AMP Group

Hillross is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such Hillross is affiliated with:

- |  |   |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited                |
| — NMMT Limited                             | — AMP Capital Investors Limited                       |
| — N.M. Superannuation Pty Limited          | — AMP Superannuation Limited                          |
| — Multiport Pty Limited                    | — AMP Life Limited                                    |
| — ipac asset management limited            | — Cavendish Superannuation Pty Ltd                    |
| — AMP Bank Limited                         | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd    | — Super IQ Pty Ltd                                    |

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## Hillross' relationships with other companies

AMP Services Limited provides administration services and distribution infrastructure services to several issuers of financial products and loan products under agreements entered into prior to 1 July 2013.

In return for those services, AMP Services Limited receives remuneration as set out below:

- For investment products and loan products – up to 0.33%\* p.a. of funds under administration, the balance of any relevant cash account or the total loan value outstanding.
- For insurance products – up to 10%\* p.a. of the total premium paid.



\*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, AMP Services Limited would receive \$33,000.
- If total premiums for insurance products are \$1 million, AMP Services would receive up to \$100,000.

From time to time, AMP Services Limited may facilitate access to Hillross and its authorised representatives for issuers to train or educate Hillross and its authorised representatives on their products.

## Arrangements with platform providers

Margin lenders may make payments to AMP Services Limited of up to 0.55% pa (including GST) in respect of margin loans calculated on the outstanding balance of a loan. Payments are normally made monthly. As an example, for each \$10,000 of an interest only loan, the payment would be \$55 over a year. However, for other loans, the payments will vary as interest is charged and principal is repaid. Our firm does not receive any part of the payments received by AMP Services Limited, although we may indirectly benefit from these arrangements through the Hillross recognition program referred to earlier in this Guide.

### The Personalised Portfolio (PP) platform

The Personalised Portfolio Platform is operated by AMP Capital Investors Limited (AMP Capital). If you invest in the PP platform your fees are payable to AMP Capital. AMP Capital passes a portion of these fees on to other AMP group companies and associates, including:

- Hillross for investment research and platform support services;
- us for any wealth management services provided; and
- if you invest in a model portfolio or managed fund managed by AMP Capital or Hillross, they may also receive investment management and performance fees based on your investment in their investment options;
- Australian Securities Administration Limited for the administration services they provide.

Payments made to AMP group companies are generally calculated as a percentage based on the amount of money you have invested in the PP platform or, for any investment management and performance fees, for a particular investment option.

Up to 100% of the administration fees you pay for the PP platform may be notionally allocated to Hillross.

Further details about the fees and costs of investing in the PP platform are detailed in the product disclosure statement for the PP platform.

### PortfolioCare Platform

The PortfolioCare range of administration services are issued by companies in the AMP Group. These companies have an agreement with Asgard Capital Management Limited (Asgard) under which Asgard administers the PortfolioCare administration services in addition to administration and support services also provided by AMP companies.

If you access a product in the PortfolioCare range, then administration and, where applicable, custodial share and trustee fees are deducted from your account. These fees, as set out in the product disclosure statement or IDPS Guide, are paid to Hillross after deduction of expenses for administration and support services described above.

A full description of the fees is in the relevant product disclosure statement or IDPS guide for the relevant service. Our firm does not receive any part of the payments received by Hillross.

Hillross may also qualify for a share of the profit on the life insurance business taken out through the PortfolioCare platform. The profit is based on the claims experience for that business and total

premiums received. The AMP Group is paid a portion of that profit by the insurer, some of which is passed on to Hillross.

These payments are not shared with us.

### **Definitive Wrap platform**

If you access a product through the Definitive platform, which is operated by Macquarie Investment Management Limited (MIML), then the administration fees are deducted from your account within that platform and paid to Hillross. MIML is paid a fee by Hillross for administering this platform. The administration fees are not shared with us.

Further details about the fees and costs of investing in the Definitive Wrap platform are detailed in the product disclosure statement/IDPS guide for the Wrap platform.

## Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AMP Advice Complaints on [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au), or put your complaint in writing and send it to:

**Attention: National Manager, Advice Complaints**

Level 16, 33 Alfred Street  
Sydney NSW 2000

- AMP Advice Complaints will try to resolve your complaint quickly and fairly.
- If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following below.

<p>Any issues relating to financial advice, investments, superannuation or insurance matters</p>	<p><b>Financial Ombudsman Service (FOS)</b> GPO Box 3 Melbourne VIC 3001  1800 367 287 <a href="http://www.fos.org.au">www.fos.org.au</a> <a href="mailto:info@fos.org.au">info@fos.org.au</a></p>
<p>Any issue relating to your personal information</p>	<p><b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001  1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a></p>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights. You can also contact the **Financial Planning Association (FPA)** at [www.fpa.asn.au](http://www.fpa.asn.au) to make a complaint (please note that the FPA cannot award compensation).

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Hillross is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Hillross, even where subsequent to these actions they have ceased to be employed by or act for Hillross.

# Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

## Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Hillross may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Hillross to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Hillross will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Hillross holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of AMP's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

# Our Financial Advisers and Credit Advisers

## About Tony White

### Experience

Tony is a Certified Financial Planner (CFP®) with the Financial Planning Association (FPA) – (since 2000) – and holds a Diploma of Financial Planning from Deakin University (gained in 1993).

In addition he holds a Graduate Certificate of Commerce gained from Deakin University in 2012 and also a Diploma of Finance and Mortgage Broking Management from IntelliTrain Pty Ltd gained in 2013.

He is also an Accredited Aged Care Professional – gained from Aged Care Steps in 2016 and is an accredited Financial Adviser on the BUPA Aged Care Financial Guidance Panel. Tony is a CFP® member of the Financial Planning Association (FPA) and is a full member of the Mortgage & Finance Association of Australia (MFAA).

He is also an approved Credit Adviser with the MFAA and is endorsed by ACTU Member Connect to give advice to union members.

Tony is an Honorary Justice of the Peace in the state of Victoria and is a member of the Royal Victorian Association of Honorary Justices.

Tony purchased the business in 2003 and explains matters in words that “we can all understand”.

With the support of his team, Tony provides qualified, honest and caring advice.



<b>Qualifications</b>	CERTIFIED FINANCIAL PLANNER™ Grad. Certificate of Commerce Diploma of Financial Planning Accredited Age Care Professional Honorary Justice of the Peace in the State of Victoria
<b>Memberships</b>	CFP Member - Financial Planning Association of Australia Full Member - Mortgage and Finance Association of Australia Ordinary Member - Royal Victorian Association of Honorary Justices
<b>Phone</b>	03 5333 5519
<b>Email</b>	tony.white@hillross.com.au
<b>Authorised representative number</b>	247502
<b>Credit representative number</b>	370506

## The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

I am also an MFAA Credit Adviser.

The full list of approved lenders is available on request but is not an exhaustive list of lenders who offer credit of the nature you may seek.

I provide mortgage and finance broking activities, including assisting you to apply for a loan, relating to:

- residential mortgages and home loans
- personal loans
- car leases
- rural loans
- commercial loans
- reverse mortgages
- deposit bonds

## How I am paid

I receive the following from our firm:

- salary
- equity in the firm

## About Rob Turnbull

Rob has an extensive career helping clients having commenced working in the ANZ Bank in the 1970's. He has spent his time since then working in the banking and financial services areas and helping clients across the state of Victoria.

Rob holds a Diploma of Financial Services (Financial Planning) and an Advanced Diploma of Financial Services (Financial Planning) which were both completed via Tribeca Training College in 2006. Before joining KeyPlay Rob previously worked as a Financial Planner at RACV Financial Services in Ballarat and later at the CBA Financial Planning (after the CBA purchased the original RACV Financial Services business).

Rob is a well known and highly regarded local Ballarat professional and his years of work in the banking and financial planning arenas make him a prominent face in our local district.

Rob's success in financial planning has been achieved via hard work and care for those he helps – which is what our business stands for. Therefore, Rob is a good fit to the KeyPlay team.

Rob commenced with KeyPlay in December 2016 and looks forward to helping both existing and new clients going forward.



Qualifications	Diploma of Financial Planning Advanced Diploma of Financial Services
Phone	03 5333 5519
Email	rob@keyplay.com.au
Authorised representative number	1004000
Credit representative number	496016

## The advice and services I can provide

I am authorised to provide all the services listed in the **Our advice and services** section.

\* Excluding the following:

- Estate Planning
- Aged Care
- Margin Lending Advice
- SMSF Advice
- Employer Sponsored Super Advice
- MyNorth excluding Investment Guarantee
- Investor directed portfolio services

## How I am paid

I receive the following from our firm:

- salary



## Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

### Initial service fees

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Preparation of a Statement of Advice. This cost includes the time spent in analysis, research and preparation of your financial strategy and implementation of the recommendations	Starting from \$2,000.00
Full completion of Centrelink claim forms, including collation of all necessary data, including investments and assets, for submission to Centrelink	Between \$300.00 and \$750.00
Aged Care assistance with completion of necessary paperwork	Between \$330.00 and \$2,400.00
Specific email queries / replies	Dependant on complexity Hourly rate of up to \$196
One off interview regarding Pre Retirement / Retirement options	Dependant on complexity Hourly rate of \$275
Centrelink error resolutions	Dependant on complexity Hourly rate of up to \$196
Assistance with preparation of Franking Credit Refunds	Dependant on complexity Minimum \$77
Completion of Centrelink Asset & Investment updates	Dependant on complexity Minimum \$88
KeyPlay Share Portfolio Management Service (dependant on complexity)	Starting from annual fee of \$1,650
Mature Age Workforce Superannuation / Centrelink / Lifestyle presentation on the work premises	Starting from \$2,000

## Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. The cost of these services are as follows:

Ongoing service	Fee amount
<b>Privilege Client</b> Invitation to complete 1 personal comprehensive review per annum Access to your Adviser or any KeyPlay team member when you have a query Access to our network of trusted professionals including technical and social security experts Invitations to KeyPlay functions and seminars KeyPlay Financial Services quarterly newsletters Half-Yearly Portfolio Statement Assistance with all Centrelink paperwork and agreement to act as Correspondence Nominee for Centrelink purposes Legislation and budget updates	Starting from \$2,000.00
<b>Private Client</b> Invitation to 1 personal comprehensive review per annum Access to a KeyPlay team member whenever you have a query about your financial situation Access to our network of trusted professionals, including technical and social security experts Invitations to KeyPlay functions and seminars KeyPlay Financial Services quarterly newsletters Annual Portfolio Statement Legislation and budget updates	Starting from \$1,200.00

## Commissions

I do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions I may receive.

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 0% of all contributions made to the investment.	Up to 0.40% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$0.00 initially and \$40.00 pa.
Insurance (including those held within superannuation)	Up to 88% of the first year's premium. From 1 January 2018, commission on new policies will be limited to 88% of the first year's premium*.	Up to 22% of the premium each following year.	In 2018, if your insurance premium was \$1,000, we would receive an initial commission of up to \$880. We would receive an ongoing commission of up to \$220.00 pa.

All fees and charges include GST.

\*Commissions on policies applied for prior to 1 January 2018 and issued before 31 March 2018 will not be subject to this limit.

If an agreed advice fee is charged then we may rebate all or some of the commission.