

HFI Fee Schedule



We are a Professional Fee based Financial Planning Practise ensuring that you receive uncompromised advice and recommendations personally tailored to achieve your goals and objectives.

Initial Client Discovery Appointment (up to 1.5 hours).

Prior to the appointment we may ask you for completion of our 'Authority to Access'. This allows us to obtain information from your Accountant/Current Insurance and/or Superannuation provider. During this appointment we will get to know you and your situation better and establish your goals.

During this appointment we will complete a Terms of Engagement.

Complimentary to you
Meeting at our Expense

Review of Current Needs and Preparation of Statement of Advice

During this process we will review your existing accounts/policies to determine if they still meet your current needs. This includes;

- *Medical, Financial and Occupational Pre-Assessment of your insurance entitlements with all major life insurers in Australia*
- *Review of your current investments (including superannuation), ensure your current strategy matches your current investment risk profile*

There are thousands of investment and insurance products available, each have their own unique features, benefits and costs. This process can take some time depending on your needs. Once we have gathered and analysed all the necessary information, we will cohesively put together our findings and recommendations in a document called a Statement of Advice (SOA). This is your personalised strategic financial plan.

Insurance Only - Starting at \$990

Comprehensive – Starting at \$3,300

Complex – This fee will be tailored to your individual requirements and the complexity of your situation.

Please note, quoted rates are per client.

Implementation

Once you have formally accepted your Statement of Advice and signed an Authority to Proceed, we will put your plan into action.

If you are applying for personal insurance (risk cover) we will assist with completion of the application forms. This is commonly completed by a Tele-Interview to ensure that all information can be gathered in a timely manner. Should any medicals be required we will assist in arranging these for you and they will be funded by the insurer. You will have a designated Client Service Officer within our office and they will provide you with updates throughout the application process.

If superannuation and investment recommendations are being implemented you will be required to complete further documentation. Where possible, we will liaise with your Superannuation Fund, Fund managers and any other professionals on your behalf to ensure that the recommendations are implemented in a timely manner.

Risk Only Strategy –\$150 - \$395 per hour and will depend on the Service Package that you hold with our office.

Investment and/or Superannuation Strategy – Our Fees Range between (0.75%-2%)

Ongoing Service and Advice

Placing the plan into action is only the first step. Seeking financial advice should not be a set and forget exercise. Your circumstances and goals will change over time and your situation will need to be reviewed.

We will help you stay on track towards your goals. Based on your needs, an ongoing service agreement may need to be put into place. All of our ongoing service packages provide you with an annual invitation to review your insurance needs.

In the event that you or a member of your family needs to make a Risk Insurance claim we are able to assist you through this process and manage the claim on your behalf. A major review by the corporate regulator found that Risk Insurance claims, including TPD, trauma and Income Protection, are paid more often when an adviser is involved in the process.

Hourly Fee -\$150 - \$395 per hour (depending on service agreement held with our office).

Investment and/or Superannuation Strategy – Our Fees Range between (.75%-2%)

Claim Service Fee – Will be discussed at time of claim.