

# Infocus Fee / Brokerage / Commission Schedule

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Our Securitas Financial Group office:

Address: 1/134 Main Street  
Osborne Park,  
WA, 6017

Phone Number: 08 9446 7732

Web: [www.securitasfg.com.au](http://www.securitasfg.com.au)

## Who is my Adviser?

Here at the Securitas Financial Group office your advisers will be:

**Kevin Bradshaw B.Com, Dip FP**  
Senior Financial Adviser  
Authorised Representative - No. 297811

**Gregg Zappara FChFP Adv Dip FP, Dip FP**  
Senior Financial Adviser  
Authorised Representative - No. 328848

**Anthony Muller B.Com, Adv Dip FP**  
Senior Financial Adviser  
Authorised Representative - No. 329719

**Jason Ward Dip FP**  
Senior Financial Adviser  
Authorised Representative - No. 1258062

## Adviser Authorisation and Remuneration

The Securitas Financial Group office is operated by Kevin Bradshaw, Jason Ward & Gregg Zappara through Securitas Financial Group Pty Ltd ACN 139 188 524 atf Securitas Financial Group Unit Trust ABN 66 887 298 076. Securitas Financial Group Pty Ltd receives 100% of the fees and or commission.

Securitas Financial Group Pty Ltd atf Securitas Financial Group Unit Trust is a corporate authorised representative (No. 405855 for financial services) of Infocus. Kevin, Gregg, Anthony and Jason 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:

Kevin and Jason are not authorised to provide advice in Securities, Margin Lending Products, Self-Managed

Superannuation Funds, Credit Services, including: assistance with mortgages, personal loans & credit cards.

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

Kevin, Gregg, Anthony and Jason are remunerated by means of a salary. Further, as a shareholder of Securitas Financial Group Pty Ltd, Kevin, Gregg and Jason, will receive other benefits from all fees and commissions such as dividends that may be paid by Securitas Financial Group 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.

Securitas Financial Group Pty Ltd has a referral arrangement with Propel Accountants & Advisors Pty Ltd, Maroo Advisory Pty Ltd, Middleton Accountants Pty Ltd and Lavarro Pty Ltd.

Securitas Financial Group Pty Ltd may pay a referral payment of up to 20% of all upfront and ongoing fees generated. For example should an authorised representative of Securitas Financial Group charge a client \$1,000 for an upfront fee and \$1,000 for an ongoing fee, Securitas Financial Group will pay a \$400 referral fee.

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.

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

TYPE OF ADVICE/SERVICE	FEE or REMUNERATION								
<b>Advice</b>	<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 per hour with a minimum fee of \$0 and a maximum fee of \$8,800.</p> <p>Hourly rates for the Securitas Financial Group office are:</p> <table data-bbox="336 544 935 757"> <tr> <td>Senior Financial Adviser</td><td>\$330.00 per hour</td></tr> <tr> <td>Financial Adviser</td><td>\$220.00 per hour</td></tr> <tr> <td>Planning Assistant</td><td>\$165.00 per hour</td></tr> <tr> <td>Administrative Assistant</td><td>\$110.00 per hour</td></tr> </table> <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 \$0 to \$8,800</p>	Senior Financial Adviser	\$330.00 per hour	Financial Adviser	\$220.00 per hour	Planning Assistant	\$165.00 per hour	Administrative Assistant	\$110.00 per hour
Senior Financial Adviser	\$330.00 per hour								
Financial Adviser	\$220.00 per hour								
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<b>Implementation</b>	<p>The cost of implementing your financial strategy will usually cost between \$0 and \$4,400 depending on the products, strategies and time involved.</p> <p>Alternatively, an implementation fee of up to 4.4% 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 \$4,400).</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>								
<b>Ongoing Service – Adviser Service Fee</b>	<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 \$2,400 to \$12,500.</p> <p>Alternatively, an Adviser service fee of up to 1.25% of funds under management (e.g. if your investment amount is \$100,000, then Infocus may receive up to \$1,250pa). These fees will typically be paid on an ongoing basis while the investment is still in place.</p>								
<b>Other Services</b>	<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 between \$220 and \$440 per hour or as a set fee up to \$10,000.</p>								

## 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. These Fees will only be charged where arrangements were made prior to 1/07/2013.

### PERSONAL INSURANCES

From 1/1/2018 the maximum amount of commission payable by manufacturers 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.

## 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. These Fees will only be charged where arrangements were made prior to 1/07/2013.

### PERSONAL INSURANCES

Can be up to 45.5% of the premium paid; based on a premium of \$1,000, this equates to \$455.

## Commissions

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.

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