Infocus Fee / Brokerage / Commission Schedule

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Our Wealth Seekers office:

Address:	Level 19, 1 Eagle St, Brisbane QLD 4000
Postal Address:	GPO BOX 1513, Brisbane QLD 4001
Phone Number:	1300 122 488
Web:	www.wealthseekers.com.au

Who is my Adviser?

Here at the Wealth Seekers office your adviser will be:

Adrian McPhee DipFP, BCom, LLB
Senior Financial Adviser
Authorised Representative - No. 1000251

Adviser Authorisation and Remuneration

The Wealth Seekers office of Infocus is operated by Adrian McPhee through Wealth Seekers Financial Services Pty Ltd ACN 622 190 925. Wealth Seekers Financial Services receives 95% of the fees and or commission; the licensee, Infocus Securities Australia Pty Ltd (Infocus), receives the balance, being 5%.

Wealth Seekers Financial Services Pty Ltd is a Corporate Authorised Representative (No. 1259408 for financial services) of Infocus. Adrian McPhee is an authorised representative of Infocus and is authorised to provide the full range of financial products and services offered by Infocus, as outlined in the Financial Services Guide (FSG) Brochure provided to you with this insert, except as follows:

Adrian McPhee is not authorised to provide advice in Securities (direct equities) or Credit Services, including: assistance with mortgages, personal loans & credit cards.

Adrian McPhee is remunerated by means of a salary, fees and commission generated. Further, as a shareholder of Wealth Seekers Financial Services Pty Ltd, Adrian McPhee, will receive other benefits from all fees and commissions such as dividends that may be paid by Wealth Seekers Financial Services Pty Ltd.

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.

Associated Businesses

Your adviser, Adrian McPhee, is associated with the below businesses:

Wealth Seekers Group Pty Ltd

Wealth Seekers Accounting Services Pty Ltd

Wealth Seekers Lending Services Pty Ltd

Wealth Seekers Property Services Pty Ltd

Services provided by these entities are not provided by Infocus.

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.

<table>
<tr><th>TYPE OF ADVICE/SERVICE</th><th>FEE or REMUNERATION</th></tr>
<tr><td>Advice</td><td>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.

Fee for service for the preparation of your advice.

You will be a charged a flat $ fee based on the complexity of the advice and the work involved. This fee is negotiated with you and can range from $650 to $4,400.</td></tr>
<tr><td>Implementation</td><td>The cost of implementing your financial strategy will usually cost between $2,000 and $5,500, depending on the products, strategies and time involved.

These costs may be in addition to any advice fee and will be set out in your advice document.

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.

Additional fees may be incurred for ongoing services (please refer to the Ongoing Service section).</td></tr>
<tr><td>Ongoing Service – Adviser Service Fee</td><td>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.

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 $0 to $11,000.</td></tr>
<tr><td>Commissions</td><td>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

From 1/1/2018 the maximum amount of commission payable by manufactures 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.</td></tr>
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	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.

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.