

Financial Services and Credit Guide

Sunsure Financial Planning P/L

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This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

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

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.

As part of the process of understanding your needs, we may provide you with summary documents outlining your goals and priorities. These are not advice documents and should not be relied upon to make financial decisions.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SOA), known as a 'Goals Plan'. The goals 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 goals 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 the AMP Advice™ experience

AMP's passion is to help Australians achieve their goals.

By creating realistic and solid plans to sit behind the goals, AMP aims to help more Australians live a better tomorrow.

Every goal is considered important and when combined with the expertise of AMP's advice team, clients are putting themselves in a better position to reach their goals. Not only because they are in control every step of the way, but also because they will benefit from the advice that comes with balancing a plan for the future with the financial needs of now.

What to expect

Explore your goals

Your AMP Advice experience starts by exploring your goals and how you picture them coming to life using our innovative technology. In this step, a Goals Coach or adviser will help you understand and express your goals. You'll receive a Goals Summary document at the end of this conversation.

In the next step, one of our qualified advisers will help you visualise and understand the choices you need to make to reach these goals - keeping you in charge of how you balance your goals of tomorrow against the financial needs of today. After this consultation you will receive an Advice Exploration Summary document.

You'll also have access to your online customer profile where you'll see information relevant to you and your goals.

Plan to achieve your goals

If you choose to proceed, a qualified financial adviser can then work with you to build a plan to help you make your goals a reality. Our approach is not one-size fits all, and the summary of your goals will likely be the starting point for developing a strategy and recommending products and services that are likely to leave you in a better position. This strategy is contained in a document called a Statement of Advice (SOA), known as a Goals Plan, and it contains our advice recommendations to help you to achieve your goals.

Track your progress

To achieve your goals, we will offer to track your progress thus helping you stay motivated and accountable. How we can help you will depend on your needs and preferences, and we can discuss this with you further once your plan is finalised.

Stay in control

We have a process that puts you in control throughout the experience. We will only proceed with assisting you to implement our recommendations when we have your go-ahead and you will always have access to your information, goals and objectives through your online customer profile.

Our fees are based on the advice and services that you select, always leaving you in control.

About our practice

At Sunsure Financial Planning P/L we deliver the AMP Advice experience. AMP Advice is a trademark of AMP Limited and it is licensed to Sunsure Financial Planning P/L.

Summary of the business

| | |
|----------------------------------|--------------------------------|
| Name | Sunsure Financial Planning P/L |
| Australian Business Number | 12 612 108 282 |
| Authorised representative number | 1242996 |

Our office contact details

| | |
|---------|--|
| Address | 3 Harrier Crescent Peregian Springs Queensland 4573 |
| Phone | 07 54472733 |
| Email | jcore@sunsure.com.au |
| Website | www.sunsure.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 practice 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 14.

| We can provide advice on | We can arrange the following products and services |
|---|--|
| — Investments strategies (strategic asset allocation and goals-based investing) | — Superannuation, including retirement savings accounts |
| — Budget and cash flow management | — Managed investments |
| — Debt management (including borrowing for personal purposes) | — Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products) |
| — Salary packaging | — Retirement income streams, including pensions and annuities |
| — Superannuation strategies and retirement planning | — Personal and group Insurance (life cover, disability, income protection and trauma) |
| — Personal insurance | — Life investment products including whole of life, endowment and bonds |
| — Centrelink and other government benefits | — Debt securities |
| — Ongoing advice and services, including regular portfolio reviews | — Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker |
| | — Various structured products, instalment warrants over managed funds and protected equity loans |
| | — Limited selection of investment guarantees |

AMP Financial Planning maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to AMP Financial Planning. These have been researched by external research houses as well as our in-house research team.

AMP Financial Planning 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 AMP Financial Planning's 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, we use those approved by AMP Financial Planning. These services may include those issued by companies related to AMP Financial Planning.

As at September 2019, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by AMP Financial Planning's are AMP Bank, CBA, Macquarie, NAB, ANZ and Westpac.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Sunsure Financial Planning P/L 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

We can arrange to complete transactions for you on 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 will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

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 or fixed-term advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing or fixed-term fee arrangements and how the agreement 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.

Changing service providers

To ensure that you are provided at all times with ongoing servicing to meet your financial needs, we may transfer our rights and obligations under our servicing arrangement with you to another adviser or financial planning practice within the AMP network or to another AMP licensee (the new service provider). If we do this, the new service provider will provide the servicing to you and will be entitled to the agreed fees. The new adviser will also take over the rights and obligations on the same terms and conditions set out in the servicing arrangement and we will be released from those rights and obligations. We will write to you in advance of a transfer occurring, to introduce your new service provider. You may notify your new service provider at any time if you want to vary or end your servicing arrangements.

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 are generally set dollar amounts. If our advice recommends you maintain an existing percentage-based fee arrangement, we will fully disclose this to you, including the reasons why.

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing or fixed-term advice and services.

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 AMP Financial Planning 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 over a 12-month period.

For more information on our services, please see our **Schedule of fees** attached or available on request.

Fixed service fees

We offer a Goals exploration service at the fixed fee as outlined below:

| Service | Fee |
|-------------------|-------|
| Goals exploration | \$350 |

The Goals exploration involves an initial consultation with a coach and then a session with an adviser to further explore and prioritise your goals and objectives. At this point you will receive summary documents outlining your goals, objectives and priorities. This fee is inclusive of GST.

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, including if we qualify under the licensee's excellence program, and business performance

or business costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services, business goals and ranking against other practices in AMP Financial Planning. 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. We might receive financial and non-financial assistance including badging rights to help us grow our business.

How our performance was ranked

Ranking of practices was determined by a points system which was a broad measure of the growth and professionalism of our practice as compared to other practices in the AMP Financial Planning network. The points system was 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 measured the value of our fee for service revenue and the change in our clients' product holdings over the measurement period. The AGI measure ceased to be a component within the balanced scorecard after 2018. Ranking methodology for recognition after 2018 is still to be determined.

Business growth advice payments

All practices within the AMP Financial Planning network are eligible for Business Growth Advice (BGA) payments. The payments are based on our practice revenue.

BGA payments are set at 1% of our practice revenue. Payments are received twice each month. For example, if our practice revenue was \$8,500 in a payment period, we would receive $\$8,500 \times 0.01 = \85 . Assuming an average revenue of \$8,500 per payment period, the total BGA payment received in a year would be $\$85 \times 24 = \$2,040$.

BGA payments will no longer be received after 31 December 2019.

Business buy-back option

If we leave the financial services industry or can no longer appropriately service a selection of our clients, AMP Financial Planning will either look after our clients or appoint one of its authorised representatives to do so.

If this happens, AMP Financial Planning makes available a facility for practices to transfer the servicing rights of their clients. The valuation will vary depending on certain factors including the annual recurring revenue of our practice and the level of our service standards.

Personal and professional development

AMP Financial Planning offers education, personal and professional development opportunities to our practice on an annual basis. Participation in these opportunities may be based on attainment of qualifying criteria or open eligibility.

Advice Summit

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

Education and professional development

AMP Financial Planning may subsidise the cost of our participation in approved education 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 AMP Financial Planning. The maximum amount of this subsidy is \$12,000 per annum per practice.

Provided we meet specific qualification criteria AMP Financial Planning will support the practice with up to 20% of the licensee fees payable by the practice to the licensee in 2017 to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority.

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 AMP Financial Planning. If a practice qualifies for the Amicus program, AMP Financial Planning will subsidise the cost of their participation up to a maximum value of \$15,000 per annum per practice.

Para-planning costs subsidy

We may be eligible for a subsidy from AMP in relation to paraplaning costs, depending on the number of paraplaning requests that we make in a particular month. If our practice submits a minimum of 5 paraplaning requests per eligible authorised representative in our practice, we receive a discount of up to 25% 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 \$250 ($25\% \times \$1,000 = \250) and pay a discounted fee of minimum \$750.

Placement fees

From time to time AMP Financial Planning 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 AMP Financial Planning. We may share in this fee based on the level of participation by our clients.

Advice Creation costs subsidy

AMP provides a discount on the cost of the advice creation service at the rate of 10%. We may be eligible for an additional discount from AMP depending on the number of requests that we submit in a particular month. If our practice submits greater than 7 Goals Plan requests per eligible authorised representative in our practice, we receive an additional discount of 10% in relation to these costs (representing a total discount of 20%). For example, if the total cost of 8 Goals Plans is \$2,000 we will receive a total discount of \$400 ($20\% \times \$2,000 = \400) and pay a discounted fee of \$1,600. If our practice submits greater than 10 Goals Plan requests per eligible authorised representative in our practice, we receive an additional discount of 20% in relation to these costs (representing a total discount of 40%). For example, if the total cost of 11 Goals Plans is \$2,000 we will receive a discount of \$800 ($40\% \times \$2,000 = \800) and pay a discounted fee of \$1,200.

Waiver of licensee fees

While practices authorised by AMP Financial Planning Pty Limited are normally charged a licensee fee, as part of our arrangement with AMP Financial Planning Pty Limited to take you through the AMP Advice experience, our licensee fee is waived.

Referral Commission

Referral payments made by Ballyglisheen Pty Ltd trading as Steel Pacific Insurance Brokers (SPIB) to Sunsure Financial Planning Pty Ltd are at a rate of 0.20% of any commission received by (SPIB). This commission is based on the client's net insurance premium (after fees and government charges and tax) on both initial and renewal premiums.

AMP Horizons Financial Group to obtain credit assistance from an accredited mortgage consultant

Referrals made by AMP Horizons to Sunsure Financial Planning P/L will be at the rate of 0.35% of any commission on the client's borrowings received by the AMP Horizons group on initial and ongoing commissions received by AMP Horizon Group. In the event of a claw back of commission, Sunsure Financial Planning P/L will refund AMP Horizon any referral fee paid to them on the credit contract.

Relationships and associations

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

About our licensee

AMP Financial Planning Pty Limited

ABN 89 051 208 327

Australian Financial Services Licensee and Australian Credit Licensee

Licence No: 232706

AMP Financial Planning has:

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

AMP Financial Planning's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

AMP Financial Planning 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 related or associated with AMP Financial Planning, namely:

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

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.

From time to time the AMP Group may provide us with referrals as a result of marketing campaigns or direct contact by a customer.

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.

AMP Financial Planning's relationships with other companies

AMP Services Limited (ASL) 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, ASL 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.

*includes GST

By way of example:

- If total funds under administration for a particular investment product is \$10 million, ASL would receive \$33,000.

From time to time, ASL may facilitate access to AMP Financial Planning and its authorised representatives for issuers to train or educate AMP Financial Planning and its authorised representatives on their products.

Arrangements with platform providers

This section of the FSCG sets out our relationships with platform providers and how these may influence the advice we give you.

Overview

Where you invest through platform products and services (such as investor directed portfolio services or IDPS), we may receive remuneration from those platform providers. Fees, commission payments and other benefits may be calculated as a percentage of your financial interest in a product or service or on the total amount of business advised. The amount and calculation of those fees are shown in the relevant disclosure document. Some fees and commission payments we receive may relate to arrangements existing before 1 July 2013.

Specific arrangements

We have arrangements with third parties for administration and support services in relation to the products below.

Our other business activities and relationships

General insurance

We have a strategic partnership Ballyglisheen Pty Ltd trading as Steel Pacific Insurance Brokers (Australian Financial Services Licence number 230634) to refer commercial and general insurance business. See the section Commission entitlements on page 17 for details of remuneration from this referral arrangement.

If we provide general insurance services, then we will provide details in a separate financial services guide. When providing general insurance services, we do not represent AMP Financial Planning.

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 business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In Writing:
Attention: National Manager, Advice Complaints
33 Alfred Street
Sydney NSW 2000
- They 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.

| | |
|--|--|
| Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters | Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au |
| Any issue relating to your personal information | The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au |

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.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. AMP Financial Planning 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 AMP Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for AMP Financial Planning.

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 AMP Financial Planning 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 AMP Financial Planning to review customers' needs and circumstances from time to time, including other companies within the AMP group (the 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 Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group 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 Group Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and AMP Financial Planning 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 AMP Financial Planning holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

Our Financial Advisers and Credit Advisers

About John Core



| | |
|---|--|
| Experience | John commenced his employment with the State Government Insurance Office (S.G.I.O), Brisbane in January 1976 working in various sections of the life department where in March 1991, he transferred to a financial services sales division. John then moved to Sunshine Coast in February 1995 where he continued selling financial services and products with the Sunshine Coast Sales Team. John went on to establish the company Sunsure Investment & Insurance Services P/L in 1999 and further established the current entity of Sunsure Financial Planning P/L in July 2016 with AMP Financial Planning as the licensee. Professionally John holds an Advanced Diploma of Financial Planning, ADFP. John is current studying to achieve a Post Graduate Diploma in Financial Planning. |
| Phone | 07 54472733 |
| Email | jcore@sunsure.com.au |
| Authorised representative number | 235343 |

Qualifications (Finance related)

Advanced Diploma of Financial Planning

Professional memberships

AFA - Association of Financial Advisers

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 a Credit Representative of AMP Financial Planning and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

How I am paid

I receive the following from our practice:

- A share of revenue, John Core is the owner and director of Sunsure Financial Planning P/L and he draws income / revenue from the company.

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 service:

| Initial service | Fee amount |
|--|-----------------------------|
| Goals exploration | \$350 |
| Starter If you require a simple approach to meeting your goals. | Between \$600 and \$1,800 |
| Core If you require a more involved approach in meeting a wider range of goals. | Between \$1,900 and \$4,500 |
| Complex If your needs and circumstances are more complex. | Between \$4,600 and \$7,500 |

We can create a custom quote when your needs are unique. We charge for this service at a rate of \$330 per hour for advice and \$180 per hour for administration.

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. The level of service you will receive and the frequency of contact from us increases with each package.

The cost of these services are as follows:

| Ongoing service | Fee amount |
|--|---------------------------------------|
| Core Our Core package includes access to our client services team, an annual goals check, administrative support, market news and insights, access to online tools, an annual review and planning meeting, Life Insurance claims management, ongoing access to a financial adviser, and a preferred rate of 20% off the full fee of further advice if further advice is required. | Between \$1,300 and \$2,900 per annum |
| Comprehensive Our Comprehensive package includes services provided in the Core package plus up to two reviews per year as agreed with you. | Between \$3,000 - \$7,400 per annum |

Commissions

We 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 our advice. The following table is a guide of commissions we may receive.

| Product type | Initial commission | Ongoing commission | Example |
|--------------|--------------------|--------------------|------------------------------|
| Investments | Up to 4.95% of all | Up to 0.7% of the | If you made an investment of |

| | | | |
|--|---|--|---|
| | contributions made to the investment. | investment value each year. | \$10,000, we would receive up to \$495.00 initially and \$70.00 pa. |
| Insurance (including those held within superannuation) | <p>Up to 66% of the first year's premium for new policies implemented from 1 January 2020.</p> <p>We may receive up to 77% of the first year's premium for new policies implemented between 1 January 2019 and 31 December 2019.</p> <p>We may receive commissions on increases or additions to existing policies of up to 66%.</p> | Up to 22% of the insurance premium each following year. | <p>On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to Invalid formula pa.</p> |
| Loans | Up to 1.10% of the initial loan balance. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 5% and we will receive the remaining 95%. | Up to 0.55% of the outstanding loan balance each year. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 5% and we will receive the remaining 95%. | <p>If your loan balance was \$100,000, initial commission would be up to \$1,100. AFG would retain up to \$16.50 and AMP Financial Planning receives \$1,083.50. AMP Financial Planning then passes (\$1,083.50 x 95%) \$1,029.33 on to us.</p> <p>On an annual basis, the commission on a \$100,000 loan balance would be up to \$550, of which AFG retains up to \$8.25 and AMP Financial Planning receives \$541.75. AMP Financial Planning then passes (\$541.75 x 95%) \$514.66 to us.</p> |
| Deposit bonds | Up to 22% of the deposit bond fee. AFG retains 1.5% and passes the remainder on to AMP Financial Planning. AMP Financial Planning then retains 5% and we will receive the remaining 95%. | N/A | For example, if your deposit bond fee is \$400, the commission would be up to \$88. AFG would retain up to \$1.32 and AMP Financial Planning receives \$86.68. AMP Financial Planning then passes (\$86.68 x 95%) \$82.35 to us. |
| Commercial / General Insurance referrals | Referral payments made by Ballyglisheen Pty Ltd trading as Steel Pacific Insurance Brokers to Sunsure Financial Planning P/L will be: at 20% of any on off commission on a client's initial insurance premium received by Ballyglisheen Pty Ltd trading as Steel Pacific Insurance Brokers. | This arrangement is also included on any subsequent renewals of policies at the same rate of 20% of the commission entitlement received by Steel Pacific Insurance Brokers. | For example: if the net insurance premium paid by the client was \$1,000, the commission generated would be \$200 received by Steel Pacific Insurance Brokers. Sunsure Financial Planning P/L is entitled to 20% of the commission. (ie: \$200 x 20%) = \$40.00. |

All fees and charges include GST. If an agreed advice fee is charged then we may rebate all or some of the commission.