



# Service & Cost Schedule

Prepared by Snowgum Financial Services

Thank you for reaching out to Snowgum Financial Services. Our approach is to help you make sensible and smart financial decisions.

This service and cost schedule provides you with straightforward information. What you pay matters, and it is important you understand the cost for any financial service you receive.

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Financial Adviser at Snowgum Financial Services

**Financial Services**

# Discovery & Strategy

We have a structured process for initial engagements. These may involve;

1. Informal phone call, for which there is no charge
2. A 45-minute financial health discussion via Teams - \$150 (incl. GST)
3. A structured planning workshop, around 90 mins in person - \$300 (incl. GST)

A planning workshop is a structured opportunity to;

1. Ask the right questions to get a picture of your financial situation and where you are today.
2. Understand your goals for the future. And then discuss which goals are most realistic and your priorities.
3. Explore strategy pathways and actions that align you to your goals and then discuss how comfortable you are with those actions.

You will receive an 'engagement letter' following the discovery process in the event further advice services were of value to you.

# Financial Planning

The cost of a Financial Plan will be clearly stated in the 'engagement letter'. To give you a guide, a financial planning fee ranges from \$2,200 - \$6,600 (incl. GST).

# Personal Insurance Advice

We assist you personalised guidance and implementation of life, total and permanent disability (TPD), trauma and income protection insurances. There is no direct cost in supporting this advice. Upon successful placement of insurance that meets your needs and objectives, our business is paid by the insurer.

# Wealth Management

We provide professionally managed investment services. This service, provided in partnership with a financial management institution, provides you efficient and transparent administrative and reporting outcomes. The cost for investment management service is levied on a sliding scale as follows:

1. **0.66% per annum** up to \$1 million
2. 0.44% per annum from \$1-2 million.
3. 0.22% per annum from \$2-3 million
4. By negotiation > \$3 million.

No costs are levied against cash, term deposits or off-market assets. Costs outlined above are inclusive of GST. A cost-efficient administration fee is levied by a partnering custodial and administrative institution. This is outlined prior to commencing a wealth management service.

Your investment advice service includes access to a diversified range of asset classes, incorporating direct allocations to international markets and private equity placements for wholesale clients, where circumstances are appropriate.

## Debt and Finance Services

We can assist with your complex private banking needs. There is no direct cost in arranging finance as we receive brokerage upon establishment of a loan/finance facility. If your needs are less complex, it may be suitable to work in partnership with an external mortgage broker.

## Core Disclosure

The cost schedule outlined above is to provide you transparency on how Snowgum Financial Services delivers you services. This schedule does not include cost incurred by external financial institutions, unrelated companies, professionals or other external service providers you may engage.

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## General Advice Warning

Any advice contained in this brochure is of a general nature only and does not take into account your circumstances or needs. You must decide if this information is suitable to your personal situation or seek advice. Prior to investing in any particular product, you should read the relevant Product Disclosure Statement (PDS).

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