CU Financial Planning

Ongoing Advice - Adviser Service Fee

Your ongoing adviser service fee will be **% pa + GST (or a fixed fee of $ pm)** based on the account balances in your IDPS Account and Super Fund. This fee will be calculated on a monthly basis, based on the closing balance of your IDPS Account and Super Fund at the end of each month.

This fee is for the management of your investment portfolio and the provision of ongoing advice in relation to your financial planning needs. It will incorporate the following:

A regular strategic update

At this meeting we will:

- Review your financial position to ensure that you are on track to meeting your goals
- Help identify any changes to your personal and financial circumstance
- Review of the investment portfolio in your Fund to ensure that the investments continue to be highly rated and appropriate to your needs
- Provide advice on the investment of any cash benefits that you have accumulated during the year
- Review your risk insurance requirements to ensure that the original recommendations remain appropriate
- Consider changes to legislation that may have an impact on you
- You will be provided with a Record of Advice (RoA) document detailing any new recommendations or changes

You will also receive the following

- Quarterly Comment newsletter emailed to you
- Federal Budget Report, emailed to you on an annual basis
- Annual portfolio report

Email and Telephone contact

You will also have direct access to the adviser for ongoing assistance throughout the year for administration or planning issues.

Financial Planning issues / strategic advice/ Administration /account enquiries / appointments

Anjan Das(02) 9231 3080, adas@cufinancial.com.au

Confirmation of Terms

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements. This letter will be effective for future years unless we advise you of any change.

Client Signature	Client Signature

Client Name	Client Name

Adviser Signature	Date

Anjan Das SF Fin, CFP

Principal
CU Financial Planning

Authorised Representative AFSL 515 209