



# Pentad fee guide

## Initial meeting

We offer an initial meeting to discuss your situation and identify broad planning issues. The meeting will allow an opportunity for you to become familiar with our broad planning approach. This meeting is without charge or obligation.

Once you instruct us to prepare a detailed Statement of Advice (SOA), our professional fees will commence.

Where there is a specific planning issue that is requested to be explained, then we will charge our hourly rate of \$275.

## Plan preparation fee

We will charge a minimum fee of \$3,300 for the preparation and presentation of a comprehensive Statement of Advice. Our charge can vary significantly and will depend on the type and complexity of advice. A quotation will be provided to you prior to the commencement of your SOA.

## Implementation fee

When you instruct us to implement your initial SOA recommendations on your behalf, we will charge an implementation fee determined with reference to the work required. Your implementation fee will be quoted in your SOA.

## Ongoing service – client service package

We understand that all clients are not alike, and consequently offer a range of services which are implemented through a signed Client Services Agreement. This agreement provides an important element to our financial planning service as it reviews the ongoing suitability and past success of your strategies, and contributes significantly to developing a mutually beneficial long term relationship. The services provided and the retainer charged will be mutually agreed to in advance of commencing the package.

The Client Service Package covers a wide range of ongoing servicing and review duties including strategy development, implications of changes to tax scales, superannuation and Centrelink. It does not cover the provision of future SOA's for new strategies. As an example, such strategies include retirement, receiving a large inheritance, redundancies, and divorce.

As with the original SOA, a fee may be charged depending on complexity of the advice provided. This will be agreed prior to the preparation of a SOA.

Please note if you do not enter into a Client Service Package, we will not provide a portfolio or planning review service. However, we invite you to contact us if you would like to review your situation. A fee will be agreed with you.

For clients who do enter into a Client Service Package, we may receive ongoing commission payments from product and service providers. When known, these product provider payments will be fully disclosed to you in advance.

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### Capricorn Investment Partners

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