



CCFM Financial Group Schedule of Financial Advice Fees

Initial Consultation: At our expense

Investment Advice:

Amounts From	\$ 1– \$100,000	2.20%
Amounts From	\$100,001 - \$300,000	1.75%
Amounts From	\$300,001 - +	1.10%
Minimum Advice Fee		\$660

This fee applies to all new funds for which we provide advice. Our fee will be confirmed with you in writing before we commence any work, and you will be required to sign a service agreement. We will issue an invoice for our services, and rebate all initial commission unless you request that we deduct our fee from your investment, in which case we will rebate the difference. We reserve the right to charge a higher fee for complex advice, which we will discuss with you and advise you of in writing before we commence any work.

Adviser Ongoing Service Fee 0.66%

This fee can be paid by you from your investment, in which case we rebate all product issuer fees, including trailing commission which the fund manager pays to us from its fees to provide certain services to you.

Risk Advice:

We will receive the initial and trailing commission payable by the product issuer, which will be fully disclosed to you in writing when we provide our advice.

Self Managed Superannuation Fund Advice:

Fund Establishment Fee (Individual Trustees Accumulation):	\$5,500*
Fund Establishment Fee (Corporate Trustee Accumulation)	\$6,160*
Fund Establishment Fee (Individual Trustees Pension):	\$5,775*
Fund Establishment Fee (Individual Trustees Pension):	\$6,435*

Annual Administration Fee: \$4,345 - \$5,250 per annum[^]

* Includes all initial establishment and advice fees.

[^] Includes ongoing advice fee, annual return, financial statements and audit. The actual amount will depend on type of fund and trustee required, and the complexity of advice required.

*All fees quoted are current as at 21 July 2009, and include GST.
CCFM Financial Group reserves the right to review fees periodically*