



# Wealth Advisors

## **Financial Services Guide**

Version 2.10 January 2019

## What can Plus 1 Wealth Advisors offer you?

Plus 1 Wealth Advisors offer a free consultation. First, we identify your short and long term financial priorities, needs, and goals. Then, we give you a step by step rundown of our strategies and recommendations. Of course, we understand that your financial plans can't be set in stone, so we also provide you with a regular review to make sure your plan adapts to changes in your lifestyle, circumstances, and financial goals.

## What is Financial Planning?

Financial planning is about developing strategies to help you manage your financial affairs and meet your life goals. That's why it's so important to be getting the right advice from someone qualified. Whether it's for short or long-term goals, we can help you achieve financial independence and peace of mind.



### GOAL SETTING

Career success or transition, a growing family or changing lifestyle priorities are great opportunities to review your financial goals with an expert.



### SUPERANNUATION

Superannuation is one of the best vehicles for growing wealth in a tax effective manner. We can help you actively grow and maximise your super.



### INCOME & BUDGETING

Knowing what you spend and what you can save or invest is the key to building long-term sustainable wealth as early as possible.



### YOUR FINANCIAL LEGACY

Creating a Will or Estate Plan is daunting, but essential for peace of mind. We'll help you have the difficult conversations and get it done.



### ASSETS & DEBT

Balancing assets and debt can help you succeed and our institution-grade investment capability, with millions of funds under advice, will help you build wealth faster.



### INSURANCE

Over a lifetime, income is your greatest asset and the fuel for your financial goals. We'll ensure your wealth is protected from the unexpected.

## **Wealth Protection**

It's important to make sure the solid financial footing you've worked to build for you and your family is protected – particularly in the event of accidents or misfortunes.

## **Wealth Creation and Investing**

Invest today for the life you want tomorrow. Drawing on our extensive and systematic research, we offer a range of services tailored to your specific needs.

## **Retirement**

No matter how far away your retirement is, it's vital to be prepared. We work with you to create an effective strategy to boost your superannuation, pay less tax on investment earnings, and ensure you and your family are in the best position possible when the time comes to wind down.

## **Superannuation**

Are you prepared for the future as best as can be? At Plus 1 Group, we can help you effectively build your superannuation from now until retirement.

## How Investment Markets Behave

Year	Australian Shares	International Shares	Australian List Property	Australian Bonds	Cash	70/30	50/50	30/70
1989	3.5	18.1	-1.1	3.0	15.7	8.22	8.89	9.23
1990	4.1	1.9	15.2	17.8	18.5	9.43	11.80	14.86
1991	5.9	-2.0	7.7	22.4	13.5	7.81	10.53	13.28
1992	13.3	7.1	14.7	22.0	9.0	12.62	13.30	13.71
1993	9.9	31.8	17.1	13.9	5.9	16.46	15.00	12.41
1994	18.5	0.0	9.8	-1.1	4.9	7.59	5.63	4.46
1995	5.7	14.2	7.9	11.9	7.1	9.30	9.52	9.19
1996	15.8	6.7	3.6	9.5	7.8	9.55	9.19	8.58
1997	26.6	28.6	28.5	16.8	6.8	22.95	19.79	16.13
1998	1.6	42.2	10	10.9	5.1	14.93	13.76	10.69
1999	15.3	8.2	4.3	3.3	5.0	8.53	7.21	5.77
2000	13.7	23.8	12.1	6.2	5.6	13.65	11.66	9.06
2001	8.8	-6.0	14.1	7.4	6.1	5.28	5.35	6.35
2002	-4.5	-23.5	15.5	6.2	4.7	-3.27	-1.33	2.49
2003	-1.1	-18.5	12.1	9.8	5.0	-0.92	0.99	4.19
2004	22.4	19.4	17.2	2.3	5.3	15.29	11.98	8.71
2005	24.7	0.1	18.1	7.8	5.6	12.16	10.12	8.87
2006	24.2	19.9	18	3.4	5.8	16.32	12.92	9.55
2007	30.3	7.8	25.9	4.0	6.4	16.49	12.81	10.16
2008	-12.1	-21.3	-36.3	4.4	7.4	-12.63	-7.36	-2.69
2009	-22.1	-16.3	-42.3	10.8	5.5	-14.61	-7.84	-2.63
2010	13.8	5.2	20.4	7.9	3.9	10.27	8.79	7.87
2011	12.2	2.7	5.8	5.5	5.0	6.78	6.19	5.72
2012	-7.0	-0.5	11	12.4	4.7	1.99	3.88	5.95
2013	20.7	33.1	24.2	2.8	3.3	19.03	14.71	9.96
2014	17.6	20.4	11.1	6.1	2.7	13.37	10.91	7.82
2015	5.7	25.2	20.3	5.6	2.6	12.29	10.26	7.84
2016	2.0	4.0	24.6	7.0	2.2	6.67	5.96	6.04
2017	13.1	15.8	-0.73	2.8	0.8	8.31	6.61	3.99
2018	13.7	11.7	13	3.1	1.8	9.72	7.61	5.49
<b>Ave 30 years</b>	9.9	8.7	10.1	8.2	6.1	8.8	8.3	7.8
<b>Ave 20 years</b>	9.6	5.6	9.4	5.9	4.5	7.2	6.6	6.0
<b>Ave 10 years</b>	7.0	10.1	8.7	6.4	3.3	7.4	6.7	5.8
<b>Ave 5 years</b>	10.4	15.4	13.7	4.9	2.0	10.1	8.3	6.2
<b>Ave 3 years</b>	9.6	10.5	12.3	4.3	1.6	8.2	6.7	5.2

The old saying being your own **ASSET ALLOCATION** (eggs in what baskets) will drive a major part of your return on your investment apart from the PURE SELECTION of a good investment within the asset class.

# Getting advice from us

**Version 2.10 January 2019**

## Financial Services Guide – Part A

This guide contains information about:

- + Plus 1 Wealth Advisors
- + Your financial adviser
- + The financial planning services and products your financial adviser can provide
- + How Plus 1 Wealth Advisors, your financial adviser and other related parties are paid for the financial planning services provided to you
- + Any associations or relationships that could create potential conflicts of interest
- + Details of who to contact should you have a complaint

## Financial Services Guide (FSG) Part B - Financial adviser profile

This guide must be read in conjunction with the financial adviser profile as it forms part of this financial services guide. The financial adviser profile provides more detailed information about your financial adviser such as their contact details, the types of financial services they can provide and details of fees and charges.

Please retain this document together with the financial adviser profile for your reference and any future dealings with Sentinel Wealth Managers Pty Ltd.

## What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any financial strategy or recommended product.

### Statement of Advice (SoA)

All personal advice provided to you will be outlined in an SoA. The SoA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations. The SoA is used for initial advice and any subsequent advice may be provided in the form of a record of advice, or another form of advice documentation.

## Product Disclosure Statement (PDS)

You will receive a PDS if your financial adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

## Who is Plus 1 Wealth Advisors?

Plus 1 Wealth Advisors is a division of Plus 1 Group.

Sentinel Wealth Managers Pty Ltd ATF Sentinel Wealth Unit Trust Trading as Plus 1 Wealth Advisors holds an Australian Financial Service Licence for providing both personal and general advice and can offer a range of financial services that are listed within Part B of this FSG.

Plus 1 Group has approved the distribution of this FSG.

## Who is your financial adviser?

Your financial adviser will be the authorised representative listed in the financial adviser profile section of this FSG.

Your financial adviser can provide you with tailored solutions to assist you to meet your stated financial needs, lifestyle goals and objectives.

## What kinds of financial services and products are available?

Our financial advisers can offer a range of insurance, investment, superannuation and retirement strategies and products.

Plus 1 Wealth Advisors maintains an approved product list, containing financial products that have been researched by a number of external research houses. A copy of the approved product list can be supplied to you upon request.

### **How will you pay for the services provided?**

Plus 1 Wealth Advisors and your financial adviser can be paid by various methods.

Your financial adviser will discuss and agree upon the method of payment with you before any financial services are provided. In addition, where you receive personal advice, your statement of advice will outline all remuneration and other benefits associated with the advice provided.

### **How are Plus 1 Wealth Advisors and their financial advisers paid?**

All fees, commissions and brokerage disclosed in the statement of advice are payable to Plus 1 Wealth Advisors, we will retain a portion of the fees, commissions and/or brokerage and forward the balance to your financial adviser. For employed advisers, Plus 1 Wealth Advisors will retain 100% of all fees, commissions and/or brokerage.

Plus 1 Wealth Advisors or your financial advisers have a policy of not accepting any benefits that may have the ability to influence advice.

### **Does Sentinel Wealth Managers Pty Ltd have any relationships or associations with financial product issuers?**

Plus 1 Wealth Advisors is not associated with any financial product issuers and your financial adviser can provide advice on products from a wide range of financial product providers.

### **What information should you provide to receive personalised advice?**

Your financial adviser will complete a client questionnaire with you, which will record your personal objectives, lifestyle goals, details of your current financial situation and any relevant information. The information obtained will be assessed by your financial adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and statement of advice carefully before making any decision relating to a financial strategy or product.

### **How can you give instructions to your financial adviser about your financial product/s?**

You can contact your financial adviser directly with any instructions relating to your financial products.

### **What information is maintained in your file and can you examine the client file?**

Your financial adviser will maintain a record of your personal information including details of your objectives and financial situation. Your financial adviser will also maintain a record of any recommendations made to you. If you wish to examine your file please ask your financial adviser and they will make arrangements for you to do so.

### **Who may access the information you provide?**

Sentinel Wealth Managers Pty Ltd and your financial adviser are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please ask your financial adviser if you wish to obtain a copy of the privacy policy.

It is important to note that in order to best meet your needs and provide you with financial services and advice, your financial adviser may need to disclose your personal information to other parties. Typically, these parties may include fund managers, life companies, related entities and other licensees. Similarly, your financial adviser may bring to your attention products and services or other information which may be relevant to your situation. You will be given the opportunity to choose whether you wish to receive such information.

Sentinel Wealth Managers Pty Ltd reserves the right to appoint another financial adviser to ensure your ongoing needs are met. In these circumstances Sentinel Wealth Managers Pty Ltd will write to you advising you of the change.

### **Professional indemnity insurance**

Plus 1 Wealth Advisors and your financial adviser maintain professional indemnity (PI) insurance policies. These insurances cover advice, actions and recommendations which have been authorised by Plus 1 Wealth Advisors to be provided by your adviser. These arrangements satisfy the requirements imposed by the Corporations Act 2001 and financial services regulations.

## What should you do if you have a complaint?

If you have any complaints about the services provided to you, or personal information held, you should take the following steps:

1. Contact your financial adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Plus 1 Wealth Advisors office on

03 5833 3000 or put your complaint in writing and send it to:

Plus 1 Wealth Advisors

Attention: Compliance Officer

P O Box 935

SHEPPARTON VIC 3632

Plus 1 Wealth Advisors will try to resolve your complaint quickly and fairly.

3. If your complaint has not been resolved by Plus 1 Wealth Advisors, you may escalate your complaint to one of the External Complaints Schemes listed in the table, of which Plus 1 Wealth Advisors is a member.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) on 1300 780 808
Superannuation matters	FOS (as above) or the Superannuation Complaints Tribunal on 1300 780 808.
Personal information held	The Privacy Commissioner on 1300 363 992
The Australian Securities and Investments Commission (ASIC) may be contacted on their free call info line on 1300 300 630 to find out which body may be best to assist you to settle your complaint.	





## Your Financial Adviser Profile

### Financial Services Guide – Part B

#### **Emma Kiss** **Authorised Representative No 452 838**

Your financial adviser, Emma Kiss is an authorised representative Sentinel Wealth Managers Pty Ltd ATF Sentinel Wealth Unit Trust T/AS Plus 1 Wealth Advisors.

Emma can offer a range of financial services that are listed within this financial services guide.



#### **What advice can Emma Kiss offer?**

Emma can provide you with advice on the following:

##### **Strategies**

- + Guidance on budgeting and goal setting
- + Savings and wealth creation strategies
- + Investment planning
- + Superannuation planning
- + Pre-retirement planning
- + Retirement planning
- + Risk and insurance analysis
- + Estate planning considerations
- + Centrelink planning
- + Salary packaging advice
- + Business succession planning

##### **Products**

- + Cash management trusts
- + Direct fixed interest
- + Retail & wholesale managed investment schemes
- + Direct shares
- + Hedge funds
- + Master trust products
- + Superannuation products
- + Self-managed super funds
- + Retirement income streams
- + Personal and group insurance

#### **Contact Details**

27 Welsford Street  
Shepparton Vic 3630  
P O Box 935  
Shepparton Vic 3632  
Telephone: 03 5833 3000  
Facsimile: 03 5831 2988  
Email address: [eck@plus1group.com.au](mailto:eck@plus1group.com.au)

#### **Education and qualifications**

Diploma of Management  
Diploma of Financial Planning (RG146)  
Advanced Diploma of Financial Planning  
Bachelor of Commerce

#### **Experience**

Eight years' experience in financial planning advising on:

Superannuation  
Investment Planning  
Direct equities  
Personal and business insurance  
Asset and Portfolio control and management

#### **Membership**

Financial Planning Association of Australia

## What initial services are provided?

- ✦ Identification of your financial goals and objectives.
- ✦ Collection and analysis of your existing personal and financial situation.
- ✦ Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives.
- ✦ Presentation of a written recommendation, referred to as a 'Statement of Advice'.
- ✦ Implementation of your strategy.

## What ongoing services are provided?

- ✦ Revision of your personal and financial situation at suitable intervals.
- ✦ Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change.
- ✦ Implementation of any recommendations made as part of our ongoing service to you.

## What do these services cost?

### All fees are payable to Plus 1 Wealth Advisors.

Prior to the commencement of any of the above services, a service agreement will be provided which will outline the services you have requested and the payment method agreed upon. The available payment options are outlined below and may be paid with your own funds or deducted from your investment.

### Advice fees

- ✦ If the mode of payment is by fee, we will charge a fee for service negotiated with you.
- ✦ In addition to any other fees and commissions that may be incurred, a fee is payable for the preparation of a Statement of Advice. Ranging between \$880 and \$1,500 depending on the complexity of the financial plan.
- ✦ Fees are payable to Sentinel Wealth Managers Pty Ltd when we have provided this service.

### How is the hourly rate calculated?

- ✦ If we charge an hourly rate for advice and services that we give to you, the rate charged will be \$175.00 per hour, inclusive of GST.

- ✦ Before proceeding you will be provided with an estimate of the time that will be incurred.

## Commissions

Initial and ongoing commissions may be paid by fund managers and life companies in association with product recommendations.

These commissions may be as follows:

- ✦ Insurance commissions are factored into the premium costs and range between 11% and 70% of the initial premium, and between 0% and 30% per annum of the renewal premium.
- ✦ Ongoing commission is factored into the product costs for superannuation and investments and ranges between 0% and 2% per annum. It is generally calculated and paid based on the monthly investment balance.

**All applicable fees, commissions and/or brokerage will also be fully detailed in the statement of advice you receive. All fees disclosed are inclusive of Goods and Services Tax.**

**As of July 1<sup>st</sup> 2013, you will be provided with a 'Fee Discloser Statement' which outlines all ongoing fees and commissions paid.**

## How is Emma Kiss paid?

Emma Kiss is an employee of Plus 1 Wealth Advisors and does not earn any fees, commissions or brokerage.

## Other benefits

Emma Kiss does not receive any other benefits in accordance with Plus 1 Wealth Advisors policy of not accepting any benefits that may have the ability to influence advice.

## Payments to other professionals

- ✦ If a third party referred you to us we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your statement of advice.

## Your Financial Adviser Profile

### Financial Services Guide – Part B

#### **Matthew O'Bryan** **Authorised Representative No 327 527**

Your financial adviser, Matthew O'Bryan is an authorised representative Sentinel Wealth Managers Pty Ltd ATF Sentinel Wealth Unit Trust T/AS Plus 1 Wealth Advisors.

Matthew can offer a range of financial services that are listed within this financial services guide.

#### **Contact Details**

27 Welsford Street  
Shepparton Vic 3630  
P O Box 935  
Shepparton Vic 3632  
Telephone: 03 5833 3000  
Facsimile: 03 5831 2988  
Email address: [mob@plus1group.com.au](mailto:mob@plus1group.com.au)

#### **Education and qualifications**

Diploma of Financial Planning (FPA)  
Certified Practising Accountant  
Bachelor of Business (ACC)  
Diploma of Shares and Investments (FP)

#### **Experience**

Accountant in Public Practice for 21 years  
Operated own accountancy firm for 15 years

#### **Membership**

CPA Australia



#### **What advice can Matthew O'Bryan offer?**

Matthew can provide you with advice on the following:

##### **Strategies**

- ✦ Guidance on budgeting and goal setting
- ✦ Savings and wealth creation strategies
- ✦ Investment planning
- ✦ Superannuation planning
- ✦ Pre-retirement planning
- ✦ Retirement planning
- ✦ Risk and insurance analysis
- ✦ Estate planning considerations
- ✦ Centrelink planning
- ✦ Salary packaging advice
- ✦ Business succession planning

##### **Products**

- ✦ Cash management trusts
- ✦ Direct fixed interest
- ✦ Retail & wholesale managed investment schemes
- ✦ Direct shares
- ✦ Hedge funds
- ✦ Master trust products
- ✦ Superannuation products
- ✦ Self-managed super funds
- ✦ Retirement income streams
- ✦ Personal and group insurance
- ✦ Business succession insurance

## What initial services are provided?

- ✦ Identification of your financial goals and objectives.
- ✦ Collection and analysis of your existing personal and financial situation.
- ✦ Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives.
- ✦ Presentation of a written recommendation, referred to as a 'statement of advice'.
- ✦ Implementation of your strategy.

## What ongoing services are provided?

- ✦ Revision of your personal and financial situation at suitable intervals.
- ✦ Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change.
- ✦ Implementation of any recommendations made as part of our ongoing service to you.

## What do these services cost?

### All fees are payable to Plus 1 Wealth Advisors.

Prior to the commencement of any of the above services, a service agreement will be provided which will outline the services you have requested and the payment method agreed upon. The available payment options are outlined below and may be paid with your own funds or deducted from your investment.

### Advice fees

- ✦ If the mode of payment is by fee, we will charge a fee for service negotiated with you.
- ✦ In addition to any other fees and commissions that may be incurred, a fee is payable for the preparation of a Statement of Advice. Ranging between \$880 and \$1,500 depend of the complexity of the financial plan.
- ✦ Fees are payable to Sentinel Wealth Managers Pty Ltd when we have provided this service.

### How is the hourly rate calculated?

- ✦ If we charge an hourly rate for advice and services that we give to you, the rate charged will be \$350.00 per hour, inclusive of GST.
- ✦ Before proceeding you will be provided with an estimate of the time that will be incurred.

## Commissions

Initial and ongoing commissions may be paid by fund managers and life companies in association with product recommendations.

These commissions may be as follows:

- ✦ Insurance commissions are factored into the premium costs and range between 11% and 70% of the initial premium, and between 0% and 30% per annum of the renewal premium.
- ✦ Ongoing commission is factored into the product costs for superannuation and investments and ranges between 0% and 2% per annum. It is generally calculated and paid based on the monthly investment balance.

**All applicable fees, commissions and/or brokerage will also be fully detailed in the statement of advice you receive. All fees disclosed are inclusive of Goods and Services Tax.**

**As of July 1<sup>st</sup> 2013, you will be provided with a 'Fee Discloser Statement' which outlines all ongoing fees and commissions paid.**

## How is Matthew O'Bryan paid?

Matthew O'Bryan is a director of Plus 1 Wealth Advisors and does not earn any fees, commissions or brokerage.

## Other benefits

Matthew O'Bryan does not receive any other benefits in accordance with Sentinel Wealth Managers Pty Ltd policy of not accepting any benefits that may have the ability to influence advice.

## Payments to other professionals

- ✦ If a third party referred you to us we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your statement of advice.

## Your Financial Adviser Profile

### Financial Services Guide – Part B

#### **Mason Thorn** **Authorised Representative No 1269093**

Your financial adviser, Mason Thorn is an authorised representative Sentinel Wealth Managers Pty Ltd ATF Sentinel Wealth Unit Trust T/AS Plus 1 Wealth Advisors.

Mason can offer a range of financial services that are listed within this financial services guide.

#### **Contact Details**

27 Welsford Street  
Shepparton Vic 3630  
P O Box 935  
Shepparton Vic 3632  
Telephone: 03 5833 3000  
Facsimile: 03 5831 2988  
Email address: [mnt@plus1group.com.au](mailto:mnt@plus1group.com.au)

#### **Education and qualifications**

Diploma of Financial Planning (RG146)  
Advanced Diploma of Financial Planning  
Bachelor of Business  
Master of Business

#### **Experience**

Mason joined our firm in 2017 and provides financial planning advising on:

Superannuation  
Investment Planning  
Direct equities  
Personal and business insurance  
Asset and Portfolio control and management



#### **What advice can Mason Thorn offer?**

Mason can provide you with advice on the following:

##### **Strategies**

- ✦ Guidance on budgeting and goal setting
- ✦ Savings and wealth creation strategies
- ✦ Investment planning
- ✦ Superannuation planning
- ✦ Pre-retirement planning
- ✦ Retirement planning
- ✦ Risk and insurance analysis
- ✦ Estate planning considerations
- ✦ Centrelink planning
- ✦ Salary packaging advice
- ✦ Business succession planning

##### **Products**

- ✦ Cash management trusts
- ✦ Direct fixed interest
- ✦ Retail & wholesale managed investment schemes
- ✦ Direct shares
- ✦ Hedge funds
- ✦ Master trust products
- ✦ Superannuation products
- ✦ Self-managed super funds
- ✦ Retirement income streams
- ✦ Personal and group insurance
- ✦ Business succession insurance



## What initial services are provided?

- ✦ Identification of your financial goals and objectives.
- ✦ Collection and analysis of your existing personal and financial situation.
- ✦ Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives.
- ✦ Presentation of a written recommendation, referred to as a 'statement of advice'.
- ✦ Implementation of your strategy.

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- ✦ Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change.
- ✦ Implementation of any recommendations made as part of our ongoing service to you.

## What do these services cost?

### All fees are payable to Plus 1 Wealth Advisors.

Prior to the commencement of any of the above services, a service agreement will be provided which will outline the services you have requested and the payment method agreed upon. The available payment options are outlined below and may be paid with your own funds or deducted from your investment.

### Advice fees

- ✦ If the mode of payment is by fee, we will charge a fee for service negotiated with you.
- ✦ In addition to any other fees and commissions that may be incurred, a fee is payable for the preparation of a Statement of Advice. Ranging between \$880 and \$1,500 depend of the complexity of the financial plan.
- ✦ Fees are payable to Sentinel Wealth Managers Pty Ltd when we have provided this service.

### How is the hourly rate calculated?

- ✦ If we charge an hourly rate for advice and services that we give to you, the rate charged will be \$135.00 per hour, inclusive of GST.
- ✦ Before proceeding you will be provided with an estimate of the time that will be incurred.

## Commissions

Initial and ongoing commissions may be paid by fund managers and life companies in association with product recommendations.

These commissions may be as follows:

- ✦ Insurance commissions are factored into the premium costs and range between 11% and 70% of the initial premium, and between 0% and 30% per annum of the renewal premium.
- ✦ Ongoing commission is factored into the product costs for superannuation and investments and ranges between 0% and 2% per annum. It is generally calculated and paid based on the monthly investment balance.

**All applicable fees, commissions and/or brokerage will also be fully detailed in the statement of advice you receive. All fees disclosed are inclusive of Goods and Services Tax.**

**As of July 1<sup>st</sup> 2013, you will be provided with a 'Fee Discloser Statement' which outlines all ongoing fees and commissions paid.**

## How is Mason Thorn paid?

Mason Thorn is an employee of Plus 1 Wealth Advisors and does not earn any fees, commissions or brokerage.

## Other benefits

Mason Thorn does not receive any other benefits in accordance with Plus 1 Wealth Advisors policy of not accepting any benefits that may have the ability to influence advice.

## Payments to other professionals

- ✦ If a third party referred you to us, we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your statement of advice.