Interprac Financial Planning Pty Ltd
A B N 14 076 093 680
Australian Financial Services License 246638
Level 8, 525 Flinders Street, Melbourne VIC 3000
Phone: 03 9209 9777 **Fax:** 03 9209 9731

C & R Financial Management Pty Ltd
A BN 96 006 651 010
Part of the Concepts & Results Group
Corporate Representative No: 235513
612 Warrigal Road, Malvern East VIC 3145
PO Box 61, Holmesglen VIC 3148
Phone: 03 9569 5676
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Annual Service Agreement Packages

1st July 2022 to 30th June 2023

Packages that help you get traction and keep you moving along your financial journey.

Service Features	Silver Package $1,495.00
Review session Includes the following online services once per year	
• 5 Minute Health Check	
• Identification of any Significant Changes	
• Review & Update of Your Current and Future Goals	
• Review & Update of Your Income Plan	
• Review & Update of Your Investment Plan	
• Review & Update of Your Debt Plan	
• Review & Update of Your Insurance and Risk Plan	
• Review & Update of Your Superannuation & Retirement Plan	
• Review & Update of Your Estate Plan (Wills, EPOA's & Testamentary trusts)	
• Access to Astute Wheel Scenarios & Calculations	
• Summary of Possible Opportunities to be Considered	
• Access to Video Recording of Session	
• Unlimited Phone Calls	
• Talking Concepts Newsletter	
• Direct Link to Interest Rate Yields	
• Direct Link to Market Commentary Video	

Reports:	
• 5 Minute Health Report	One per Year
• Goals Report	One per Year
• Core Logic Property Valuations	One per Year
• Investment Portfolio Valuations	One per Year

Pricing and Discounts	Silver Package Exclusive Discounts
Advice Fees (Based on Scope of Works)	
2nd Catch Up Appointment to be held during the Financial Year	FREE (normally $440)
Record of Advice Fees	20% Off Silver Package fee of $550.00
Statement of Advice Fees	10%
Buy/Sell Brokerage Fees and Managed Funds Entry and Exit Fees for Transactions	
Less than $50,000 – 2.50%	10%
$50,001 - $100,000 – 2.00%	10%
$100,001 - $150,000 – 1.75%	10%
$150,001 - $300,000 – 1.50%	10%
$300,000 plus – 1.25%	10%
In addition, as a Silver Client you will receive a 10% Discount on the following Services via our office	
Off Market Share Transfer (incl share registry charge) multiple transfers quoted	$110.00
Administration on Investments - providing information to external third parties (accountant, mortgage broker, etc.)	$99.00 per hour
Administration on Investments -change of address, change of ownership, change of dividend nominations etc	$99.00 per hour
Additional Minutes for SMSF as required e.g. lump sum withdrawal	$165.00 per set of minutes
Term deposits/high interest cash accounts – including research & applications	$110.00 per application
Research & Rollover of Super - includes Record of Advice and all Implementation	$220.00 per rollover
Initial Pension Documentation	$660.00 per pension
Annual Pension Documentation	$220.00 per pension

* All prices are inclusive of GST.

*** You are also eligible for a 5% Discount for your Accounting Fees to be incurred by the subscribing entity when Accounting services are being completed by Concepts & Results Group.*