























## HOW IS YOUR ADVISER PAID NOW AND ONGOING? (FEES, CHARGES, COMMISSIONS)

Your Adviser may charge you for providing financial advice or services. The amount and how you choose to pay is either a fixed fee, commission or a combination of these. Regardless of your preferred payment method, the fee is based on the services provided and how they relate to your circumstances. You will be asked to agree to the fee in writing.

	COMMISSION	EXAMPLE
Insurance Policies — Upfront	0% - 66% of the premium paid	On an annual premium of \$3,000 this would be up to \$2,310.
Insurance Policies — Ongoing	0% - 22% of the renewal premium paid	On a renewal premium of \$3,000 this would be up to \$660.
Advice — Upfront	"up to 4.4% - Maximum \$4,400"	Investing \$100,000 would be up to \$4,400.
Advice — Ongoing	1.65% pa of the Fund Under Management (FUM)	On a \$100,000 investment this would be \$1,650 pa or \$137.50 monthly.

If the insurance policy lapses in the first year 100% commission is clawed back. And 60% commission in year 2. Your adviser may charge you a fee equivalent to the value of the clawback amount in the event your policy lapses and they are not paid for their services.

Any fees, charges or commissions are payable to MONEYSHERPA PTY LTD and will be disclosed in advice documents provided to you.

MoneySherpa PTY LTD will pass on 95% of the commission to Vogue Advisory Group.

Your financial adviser may receive up to 100% of the allocated commission paid to the Vogue Advisory Group.

### Third Party Referral Payments

If you have been referred to Vogue Advisory, a commission may be paid to that third party. If Vogue Advisory Group refers you to a third party for an external service, they may receive a commission for that referral. Any payments received on a referral will be disclosed to you in writing at the time the advice is given.



## CONFIRMATION OF RECEIPT BY CLIENT

(where FSG is received in person)

Receipt of the Financial Services Guide is acknowledged:

	CLIENT 1	CLIENT 2 (if applicable)
Client signature/s		
Name		
Date Received		

## CONFIRMATION OF PROVISION BY ADVISER

(where FSG is mailed or emailed)

I confirm that I sent a copy of the Financial Services Guide as follows:

Sent to (Client Name/s)	
Sent on (Date)	
Sent by	Vogue Advisory Group Pty Ltd