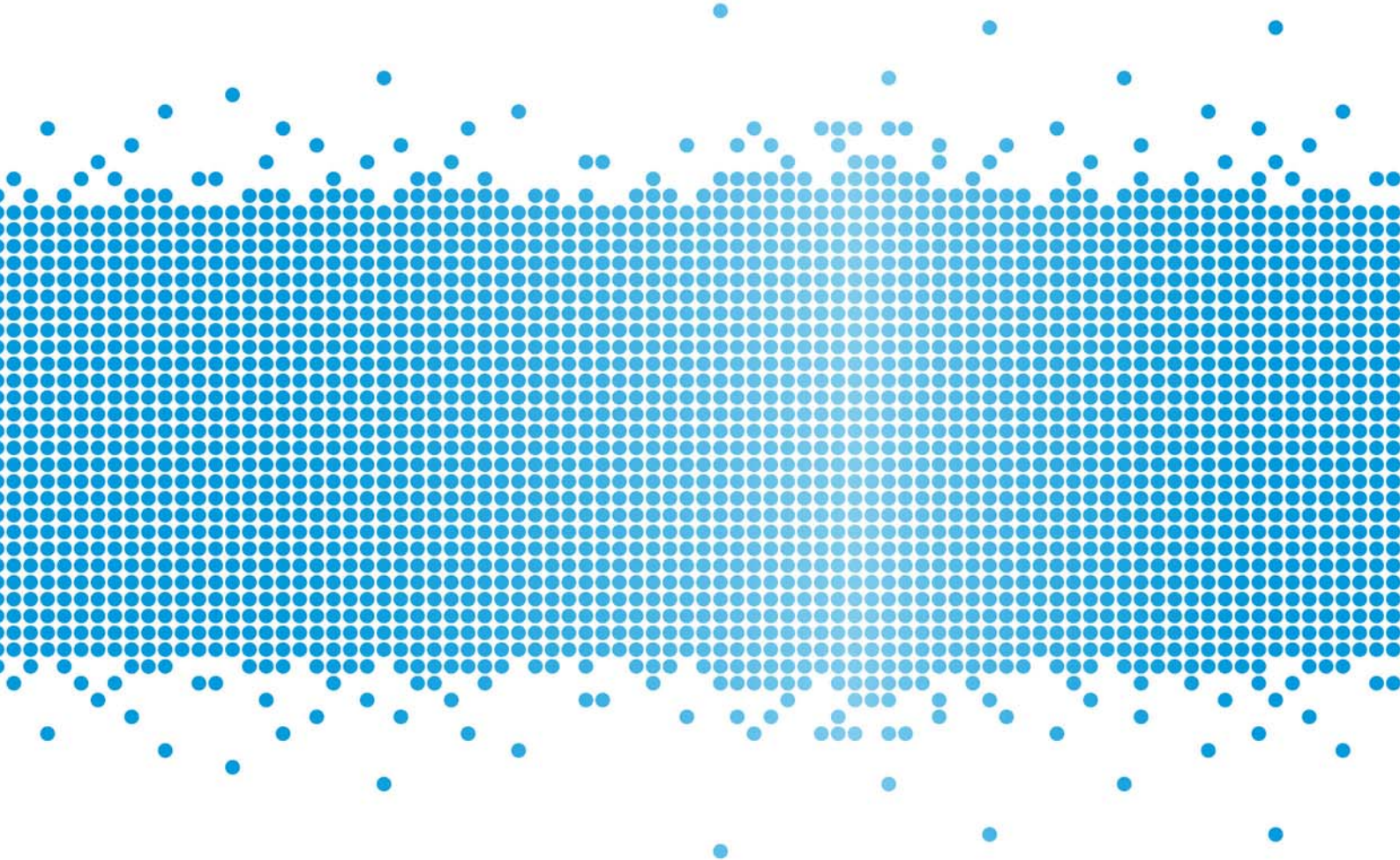


Financial Services and Credit Guide



This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter
-

Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for seven years. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

About our practice

Summary of the business

Name	Sky Advisers Pty Ltd trading as Sky Advisers
Australian Business Number	66 101 179 186
Authorised representative number	250145

Our office contact details

Address	Shop 6 Dickensons Arcade, 109-111 Main Road, Moonah, TAS 7009
Phone	03 6278 1199
Email	david@skyadvisers.com.au
Website	www.skyadvisers.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.



We are one of a select number of businesses that has been awarded Certified Quality Advice Practice status by Charter. This program sets an industry benchmark for providing high-quality financial advice. The certification is awarded based on industry qualifications, demonstrated best practice business operations and proven success in meeting the financial needs of our clients.

Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our financial advisers and credit advisers** on page 12.

We can provide advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Estate planning	— Standard margin loans
— Centrelink and other government benefits	— Retirement income streams, including pensions and annuities
— Aged care	— Personal and group Insurance (life cover, disability, income protection and trauma)
	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities)
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Investor directed portfolio services
	— Limited selection of investment guarantees

Charter maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to Charter. These have been researched by external research houses as well as our in-house research team.

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by Charter.

As at June 2020, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by Charter are CBA, ANZ, Bankwest, AFG Home Loans, ING and NAB.

Tax implications of our advice

Under the Tax Agent Services Act 2009, Sky Advisers Pty Ltd, trading as Sky Advisers is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years. You may request a copy of such records by contacting our office during that period.

Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount;
- Time-Based Fee based on an hourly rate of \$300 per hour plus GST; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice;
- Ongoing or annual advice and services.

Please note that for services in relation to insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions; and
- Ongoing commission - a percentage of the value of your investment balance, usually calculated at the end of each month in which you hold the investment.

Payment methods

We offer you the following payment options for payment of our advice and service fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided).

All fees and commissions will be paid directly to Charter as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

For more information on our services, please see our **Schedule of fees** attached or available on request.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Other benefits we may receive

The following is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial support including financing, technology and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation including if we qualify under the licensee's excellence program, and business performance or for business operational costs. These benefits are paid either at the licensee's discretion or depending on meeting certain qualifying criteria including the quality of our services and advice provided to our clients, business goals and ranking against other practices in Charter. The amounts are set by the licensee from time to time (usually on an annual basis).

We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by Charter. From 31 January 2020 we will be eligible to receive run-off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run-off payments will not be made after December 2022.

Year	Total annual amount
2020	\$ 5,940.00
2021	\$ 3,960.00
2022	\$ 1,980.00

Transition support payments (TSP)

The TSP payments we are to receive provide us with transitional cash flow support as we are no longer eligible to receive value participation scheme (VPS) payments. The TSP amounts are derived from a crystallised base that was unique for our practice.

Year	Annual TSP amount
2020	\$ 13,015.60
2021	\$ 17,354.14
2022	\$ 8,677.04

Certified quality advice program

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, a 10% increase in purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

Buyout option

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

Personal and professional development

Charter provides personal and professional development opportunities in the form of education and professional development programs, offered annually to qualifying practices.

Charter Leaders program

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of services, business goals and rankings against other practices in Charter. The Charter Leaders program provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.

Business support

We might receive financial and non-financial assistance from the licensee including financing or subsidies or reimbursements for accounting, legal and bank fees or technology support; marketing, badging rights, or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Provided we meet specific qualification criteria Charter will support the practice with up to \$3,750 per authorised representative to meet the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. Any support provided by Charter is paid directly to the education provider and not to us.

Paraplanning costs subsidy

We may be eligible for a subsidy from AMP in relation to paraplanning costs, depending on the number of paraplanning requests that we make in a particular month. If our practice submits a minimum of 5 paraplanning requests per eligible authorised representative in our practice, we receive a discount of up to 25% in relation to these costs. For example, if the total cost of 5 SOAs is \$1,000 we will receive a discount of up to \$250 ($25\% \times \$1,000 = \250) and pay a discounted fee of minimum \$750.

Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

Relationships and associations

It is important that you are aware of the relationships that Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

Charter's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

About the AMP Group

Charter is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with Charter namely:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- Multiport Pty Limited
- ipac asset management limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Ltd
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- AMP Life Limited*
- Cavendish Superannuation Pty Ltd
- Australian Securities Administration Limited (ASAL)
- SuperConcepts Pty Ltd

* On completion of the sale of AMP's Australian and New Zealand wealth protection and mature businesses to Resolution Life, which is expected to occur on or around 30 June 2020, AMP Life Limited will cease to be a related body or associate of the Licensee

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
AMP Bank	Home and business lending services	Up to 0.85% initial commission and up to 0.25% ongoing commission. For example, for a loan of \$100,000, we would receive up to \$850.00 initial commission and up to \$250.00 ongoing commission.

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact AMP Advice Complaints:
 - Phone 1800 812 388
 - Email advicecomplaints@amp.com.au
 - In writing:
Attention: National Manager, Advice Complaints
33 Alfred Street
Sydney NSW 2000
- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 90 days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within the 90 days. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response after the 90 day period, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	Australian Financial Complaints Authority (AFCA) GPO Box 3 Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	The Privacy Commissioner GPO Box 5218 Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Charter is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy collection statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Charter holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

Our financial advisers and credit advisers

About David Allen



Experience	20 years as a financial adviser
Phone	03 6278 1199
Email	david@skyadvisers.com.au
Authorised representative number	249742
Credit representative number	407059

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)
FASEA Financial Adviser Exam

Professional memberships

CFP member of FPA, SMSF Specialist Accreditation of SMSF Association (SPAA)

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Employer super

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Charter and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our practice:

- Salary
- Bonus

Charter will typically retain 3% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Charter will pay Sky Advisers Pty Ltd the remaining 97% of the gross revenue received.

I am paid a salary and bonuses from Sky Advisers Pty Ltd and I also have equity in the business which may result in me receiving additional capital and profit related benefits.

About Daniel McCarthy



Experience	1 year as a Financial Adviser
Phone	03 6278 1199
Email	daniel@skyadvisers.com.au
Authorised representative number	1267523
Credit representative number	511355

Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

FASEA Financial Adviser Exam

Professional memberships

Associate Member of the FPA - Financial Planning Association

The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- Self-managed super funds (SMSF)
- SMSF borrowing

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Charter and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

How I am paid

I receive the following from our practice:

- Salary
- Share of revenue

Charter will typically retain 3% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Charter will pay Sky Advisers Pty Ltd the remaining 97% of the gross revenue received.

I am paid a salary and a share of revenue from Sky Advisers Pty Ltd which may result in me receiving additional profit related benefits.

Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

Initial fees

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
<p>Initial Advice Fees</p> <p>This covers the cost of researching and preparing your financial plan and is based on a set dollar amount. Before providing you with initial advice we will prepare an Initial Advice Agreement. The agreement sets out what our initial advice covers and how much it costs.</p> <p>The initial advice fee will also be disclosed in your SoA.</p> <p>If, in developing your financial plan, I identify that you have a complex situation that requires extensive planning and development, my initial advice fee will change. In this case, I will provide you with an upfront quote of the amount payable before I proceed with developing your financial plan.</p> <p>The initial advice fee covers the cost of researching and preparing your financial plan.</p> <p>Before providing you with initial advice I will prepare an initial advice agreement.</p> <p>The initial advice agreement sets out what my initial advice will cover and how much it will cost.</p>	<p>Between \$ 1,100 and \$ 6,600; or</p> <p>An hourly rate of \$ 300 plus GST is payable.</p>
<p>Advice Implementation</p> <p>This is the cost to implement the recommended strategies and products and is based on a set dollar amount. It is usually disclosed in your initial advice agreement and it will also be disclosed in your SoA.</p> <p>This covers the administrative time spent implementing the recommended strategies and products.</p>	<p>Between \$ 1,100 and \$ 3,300; or</p> <p>An hourly rate of \$ 300 plus GST is payable.</p>

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

Ongoing service	Fee amount
<p>Ongoing Advice Fees</p> <p>An ongoing advice agreement will set out our support packages including the advice and services we will provide, the frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated. The fee covers the cost to review the strategies and the products recommended in your SoA. It may be charged as a set dollar amount or a percentage of your investments. Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI. My ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available. If, during my assessment of your ongoing needs, I identify that you require ongoing advice outside of my standard advice offer, my ongoing advice fee will change. In this case, I will provide you with a quote of what you will be required to pay to receive these services. Before providing you with ongoing advice I will prepare an ongoing advice agreement. The ongoing advice agreement will set out what my ongoing advice will cover, your payment method, and how much it will cost.</p>	<p>% and/or Dollar</p> <p>Between \$660 and \$6,600 per annum</p> <p>Between 0.55% and 2.20% of total account balances per annum</p>
<p>Gearing Ongoing Service Fee</p> <p>The fee covers the cost to review the gearing strategies and the products recommended in your SoA. Ongoing advice fees for gearing strategies may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.</p>	<p>Between \$660 and \$6,600 per annum</p>
<p>Additional Advice Fee</p> <p>For all other advice, an additional advice fee, based on a set dollar amount, may be payable.</p>	<p>Between \$ 1,100 and \$ 6,600; or An hourly rate of \$ 300 plus GST is payable.</p>

The amount of fees will depend on the service offering and these are provided in a separate advice or services agreement.

Annual advice and service fees

We also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
<p>Annual Service Fee</p> <p>An annual advice agreement will set out our support packages including the advice and services we will provide, the frequency these will be delivered, how much it will cost and your payment method.</p> <p>The term of this agreement will always be for a period of 12 months or less.</p> <p>The fee covers the cost to review the strategies and the products recommended in your SoA. It may be charged as a set dollar amount or a percentage of your investments.</p> <p>My annual service fee will ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available.</p>	From \$ 660 to \$ 6,600 for a twelve month period

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions.

Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Investments	Up to 4.95% of all contributions made to the investment.	Up to 0.7% of the investment value each year.	If you made an investment of \$10,000, we would receive up to \$495.00 initially and \$70.00 pa.
Insurance (including those held within superannuation)	<p>Up to 66% of the first year's premium for new policies implemented from 1 January 2020.</p> <p>We may receive up to 77% of the first year's premium for new policies implemented between 1 January 2019 and 31 December 2019.</p> <p>We may receive commissions on increases or additions to existing policies of up to 130%.</p>	Up to 33% of the insurance premium each following year.	<p>On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660.</p> <p>We would receive an ongoing commission of up to \$330.00 pa.</p>

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.