

# Funds Focus<sup>®</sup>

## Trail Rebate Program

### Improve your returns

Two of the most important factors in producing the best returns on your portfolio are fund performance and fees. Whilst you can't improve the overall performance of your fund by simply switching brokers, you can guarantee that you'll reduce your fees.

### Money in YOUR pocket

What many investors don't realise is whether you originally purchased your investment directly or through a financial intermediary, most funds have incorporated a trailing commission within their annual management fees, these typically range from 0.2%-1% pa.

**Our trail rebate service goes one step beyond many investment brokers in the market to ensure that we save you money on your investments each year.**

The Wealth Focus Investment Service not only allows you access to most investments with **no entry fee**, but also allows you to benefit from the trailing commissions accumulated on managed funds, superannuation and allocated pensions, redirecting more money into YOUR pocket.

### Trail Rebates to Investors

Cumulative trail commissions from participating managers in excess of \$400 per year will be paid to investors in August of each year. Trail commissions are accumulated from 1st July to 30th June each year.

If the payout amount is less than \$50, investors will not receive a cheque that year and their balance will be automatically credited to the following year's payout amount.

Trail rebates are classified as assessable income as they are derived from your investment. Members should seek independent advice as to how this may affect their tax position.

### We take \$400, the rest is yours

Simply put, at the end of each year the trailing commission on our list of participating managers is aggregated and payments in excess of \$400 are paid as a **cash payment to you**. ie we take \$400, **the rest is yours**.

### How much can you save with Wealth Focus?

By nominating Wealth Focus as your fund broker you will receive cash back on the trail commission we receive each year. Fund managers typically pay 0.5% pa to your appointed fund broker and in some cases this can be as high as 1%pa.

### Who is most likely to benefit from our service?

Investors who are most likely to benefit from our service are:

- investors who haven't heard from their planner;
- are unhappy with the service they are receiving;
- or dealt directly with the fund manager in setting up their investments.

The simple fact is that trail commissions are a way of paying for ongoing advice, so if you're not regularly dealing with a broker, you are paying without reason. By nominating Wealth Focus as your current fund broker you can now benefit from these trail payments.

### How much can you save with Wealth Focus?

Cumulative value of your investments	Average commissions (received each year)	Your payout (each year)
\$100,000	\$500	\$100
\$250,000	\$1,250	\$850
\$500,000	\$2,500	\$2,100

Note: Trailing commissions have been calculated at an average of 0.5%p.a. Only applicable to participating\* managers who pay a trailing/ongoing commission to Wealth Focus.

*Furthermore, investors participating in our trail rebate service automatically benefit from a rebate of any initial entry fee commissions that are being charged.*

### Your investments are not affected

One of the main concerns investors have when considering our service is whether appointing us as their broker affects their investments or the relationship they have with their investment provider.

By nominating Wealth Focus as your current fund broker, the service

you receive from your investment manager does not change or alter your investments in any way, only the attached investment broker changes, allowing you to now participate in these ongoing fees.

### Personal Details

First name:	Family name:	Date of birth:
Company / SMSF (if applicable):		Position:
Address:		Suburb:
State:		Postcode:
Daytime contact number:	Alternative contact number:	
Email address:		

### How to complete this form

Please provide the name of your fund manager/insurer and plan number.

For joint holdings, both owners need to sign

### List of known contracts (managed funds, insurance etc)

Name of provider & product:	<i>e.g. Colonial First State Superannuation</i>	Client number/ref.	<i>e.g. ABC 1230000</i>	Adviser code (internal use)	<i>Leave blank</i>
Name of provider & product:		Client number/ref.		Adviser code (internal use)	
Name of provider & product:		Client number/ref.		Adviser code (internal use)	
Name of provider & product:		Client number/ref.		Adviser code (internal use)	
Name of provider & product:		Client number/ref.		Adviser code (internal use)	
Name of provider & product:		Client number/ref.		Adviser code (internal use)	

### Signatures

I/We request that the providers above amend their records to indicate that Wealth Focus Pty Ltd is the appointed broker for the investments listed, list may not be exhaustive, please check for others. I/We understand that Wealth Focus will receive the trailing commission if there is any payable. I/We understand that you will apply a 100% rebate on any managed fund entry fees and ongoing fees in the form of additional units in the relevant fund.

Signature:	Signature:
Name: (please print)	Name: (please print)
Date:	Date:

Please return to Wealth Focus, Reply Paid 760, Manly, NSW 1655 or fax to 1300 55 98 70

#### Disclaimer\*

The Wealth Focus Rebate Service is only applicable to those funds managed by our panel of participating fund managers\*. It does not apply to any wholesale managed funds, or managed funds that do not pay a trailing commission. Wealth Focus reserves the right to adjust the terms of this offer at any time. Our current list of participating managers is reviewed on an annual basis and we may increase or reduce those managers on offer to investors. (full terms and conditions of this offer, including our list of participating managers, and our Financial Services Guide can be viewed on our website [www.fundsfocus.com.au](http://www.fundsfocus.com.au)). In preparing this form, your investment objectives, financial situation and needs have not been taken into account and you should consider if the information is appropriate to you.

Company  
Seal if  
applicable