



COVE PRIVATE WEALTH PTY LTD

FINANCIAL SERVICES GUIDE

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VERSION 5.00

OFFICE DETAILS:

Suite 1
1 Wattle Road
Flinders NSW 2529

Tel: 02 42976455
Email: info@covefinancial.com.au

This Financial Services Guide (FSG) is issued by Cove Private Wealth Pty Ltd, which holds Australian Financial Services License Number 555906. Distribution of this FSG by Quila Pty Ltd trading as Cove Financial Group, is authorised as the Corporate Authorised Representative of Cove Private Wealth Pty Ltd.

This Financial Services Guide (FSG) is issued by Cove Private Wealth Pty Ltd which holds Australian Financial Service Licence number 555906. This FSG comprises and must be read in conjunction with your adviser's current Adviser Profile that includes amongst other information, details of your adviser's remuneration.

Distribution of this FSG by your adviser, who is a Cove Private Wealth Pty Ltd Authorised Representative, is authorised by the licensee, Cove Private Wealth Pty Ltd.

This FSG describes our financial planning and advisory services to assist you to decide whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

WHO PROVIDES THE FINANCIAL SERVICES OFFERED IN THE GUIDE?

The financial services are provided by Cove Private Wealth Pty Ltd, and your adviser. When Cove Private Wealth Pty Ltd and your adviser provide you with financial services, we will act on your behalf and in your best interests.

The key matters covered by the FSG include:

- who Cove Private Wealth Pty Ltd and your adviser are;
- how we can be contacted;
- how Cove Private Wealth Pty Ltd and your adviser are paid;
- what services we are authorised to provide to you;
- details of any potential conflicts of interests;
- details of our professional indemnity insurance; and
- details of our dispute resolution procedures and how you can access them.

STATEMENTS OF ADVICE AND PRODUCT DISCLOSURE STATEMENTS

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you, i.e. advice that takes into consideration your personal objectives, financial position and needs. The SOA will contain the advice, the basis on which it is given which may have influenced the advice and how Cove Private Wealth Pty Ltd and your adviser will be remunerated for the advice we give you. If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA). You may request an ROA from your adviser or Cove Private Wealth Pty Ltd up to seven years after the further advice was provided, at no additional cost. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product's risks, benefits, features and costs to enable you to make an informed decision.

WHO IS COVE PRIVATE WEALTH PTY LTD?

Cove Private Wealth Pty Ltd is a holder of an Australian Financial Services Licence which enables it to act as a financial provider under the Corporations Act.

Summary of the business:

Name	Cove Private Wealth Pty Ltd
Australian Business Number	82 672 324 882
AFSL	555906

Corporate Authorised Representative of Cove Private Wealth Pty Ltd

Our Financial Advisers are employed by Quila Pty Ltd trading as Cove Financial Group and authorised to provide advice and services on our behalf.

Name	Quila Pty Ltd trading as Cove Financial Group
Australian Business Number	17 054 397 465
Corporate Authorised Representative	248707

Our team

Quila Pty Ltd, are the Corporate Authorised Representative who provide our advice and services. Our Financial Advisers are employed and act on behalf of Quila Pty Ltd trading as Cove Financial Group.

About Quila Pty Ltd trading as Cove Financial Group:

We have been in business for over 35 years and are dedicated to building lasting partnerships with our clients. Our vision is centred on empowering our clients with ongoing education and expert guidance, enabling them to make well-informed decisions that drive successful personal and financial outcomes.

Our Advice and services:

The below table sets out the types of financial products we are authorised to provide advice on and deal in. We can provide you with personal and general advice on the financial products listed in the table below. We also may be able to arrange for these financial products to be distributed to you without advice from us. In some cases, we may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

In addition to the areas listed in the below table, we may also be authorised to advise in other specialist areas. These are listed in our adviser profiles. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

We are authorised to provide financial advice in relation to:

- Retirement income streams, including pensions and annuities
- Superannuation strategies and retirement planning
- Wealth Accumulation
- Budget and cash flow management
- Centrelink and other government benefits
- Aged care
- Personal insurance

We are authorised to provide financial advice and deal in the following products:

- Superannuation
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Not Independent:

Cove Private Wealth Pty Ltd and its authorised representatives are not independent in relation to the provision of personal advice. Cove Private Wealth Pty Ltd may receive commissions from life insurance providers when we recommend life insurance to our clients.

WHAT FINANCIAL SERVICES ARE AVAILABLE TO ME?

Our high-quality financial planning and advisory service involves:

- Identifying your financial needs, objectives and circumstances;
- Establishing realistic and reasonable financial goals and needs;
- Determining your risk profile;
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions;
- Recommending a course of action, agreeing on it with you and implementing it; and
- You may also engage us to provide advice for a fixed term.

Unless their authorisation is restricted (see the Adviser Profile) Cove Private Wealth Pty Ltd.'s advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest, complex company and trust structures, and so on. Cove Private Wealth Pty Ltd.'s research and technical support services enables advisers to provide value added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals.

HOW DO I PROVIDE INSTRUCTIONS?

Cove Private Wealth Pty Ltd.'s advisers will act on your instructions following your acceptance of their recommendations in the SOA. They and we should not act independently of your specific instructions. Instructions you provide should be communicated to your adviser in writing. These instructions should be forwarded in an email or posted letter to your adviser.

TAILORED, GENERAL AND ONGOING ADVICE

Cove Private Wealth Pty Ltd.'s advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (accountants and lawyers). You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

SHOULD I TRANSFER INVESTMENT MONIES TO MY ADVISER'S ACCOUNT?

No. Cove Private Wealth Pty Ltd does not allow advisers to receive your investment funds into their own account or into any Cove Private Wealth Pty Ltd account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.

You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

WHAT INFORMATION SHOULD I PROVIDE TO MY ADVISER?

You will need to provide your adviser with your personal objectives and your current financial situation including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a Cove Private Wealth Pty Ltd Fact Find. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation.

If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.

HOW WILL I PAY FOR THE SERVICES PROVIDED?

Your adviser's specific method of remuneration and fees, including referral fees, are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in your SOA.

All fees will be payable to Cove Private Wealth Pty Ltd. If your adviser's remuneration includes commission paid by a product provider, such commission payment will be made to Cove Private Wealth Pty Ltd. Cove Private Wealth Pty Ltd retains 100% of the commissions paid. Cove Private Wealth Pty Ltd.'s advisers are paid a salary.

Our Financial Advisers are employees of Quila Pty Ltd trading as Cove Financial Group and are paid a salary.

Our Financial Advisers can earn a bonus based on their overall performance. These amounts can not be ascertained at the time of providing this FSG to you.

NON-MONETARY BENEFITS

Our employees and/or directors may receive occasional gifts or invitations to events from a product provider or referral partner. We may also participate in business lunches or receive corporate promotional merchandise /tickets to sporting or cultural events and similar items. Any gifts over \$300 are recorded on our internal gift and non-monetary benefits register.

HOW ARE ANY FEES, COMMISSIONS OR OTHER BENEFITS CALCULATED FOR PROVIDING THE FINANCIAL SERVICES?

The three stages of financial planning are Initial Advice, Implementation and Further Advice. There is usually a separate fee for each of the three stages. Your adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in your SOA.

All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) ongoing or trail.

Fees can be based on: a percentage of funds invested or funds under advice, hourly rates multiplied by the hours worked, an agreed dollar amount for the value of the specific service being performed, or a combination of these.

The fees can be collected by platforms and other product providers.

The typical ranges of fee rates for investments and commissions for insurance products are as follows:

- Upfront fees for an initial appointment vary between \$330 and \$1,100.
- Fees to provide a written Statement of Advice vary between \$1,100 and \$11,000, depending on the complexity of the advice.
- To provide specific Ad hoc transactional processing, our hourly rate varies between \$330 and \$550 dependant on the complexity of the transactions.
- Fixed term advice and service fees vary between \$1,650 and \$20,000 depending on the complexity of the strategy and personal circumstances for a fixed period of 12 months.
- Upfront commissions can be up to 66% of the premium paid on insurance products.
- Ongoing commissions can be up to 22%.

All applicable fees and commissions will be agreed to with your adviser and disclosed in your SoA or other advice document.

WHAT SHOULD I KNOW ABOUT ANY RISKS OF THE INVESTMENTS OR INVESTMENT STRATEGIES YOU RECOMMEND TO ME?

Cove Private Wealth Pty Ltd.'s advisers may only recommend to you investment products that are researched, analysed and approved by Cove Private Wealth Pty Ltd. Your adviser should explain any significant risks of investments and financial planning strategies. If the adviser does not do so, you should contact us to explain those risks to you.

CONFIDENCE IN THE QUALITY OF OUR ADVICE

If at any time you are not satisfied with our services, you should take the following steps:

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should firstly contact your adviser and tell your adviser about your complaint.
2. You can also lodge a complaint directly with Cove Private Wealth Pty Ltd by telephone on 02 4297 6455 or, in writing by email to info@covefinancial.com.au or at Suite 1, 1 Wattle Road, Flinders NSW 2529. We will try to resolve your complaint quickly and fairly.
3. In either case, you will receive an acknowledgement of your complaint within two working days of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.
4. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA) online at www.afca.org.au, by email at info@afca.org.au or on the free call number - 1800 931 678. You can also write to AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Cove Private Wealth Pty Ltd is a member of AFCA.

COVE PRIVATE WEALTH PROFESSIONAL INDEMNITY INSURANCE AND COMPENSATION ARRANGEMENTS

Cove Private Wealth Pty Ltd holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Cove Private Wealth Pty Ltd past and present representatives, including our advisers, subject to the terms, conditions and exclusions of the policy wording. This insurance is not intended to cover product failure or general investment losses. Cove Private Wealth Pty Ltd.'s policy covers loss or damage suffered by retail clients due to breaches by Cove Private Wealth Pty Ltd or your adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent or dishonest conduct.

PRIVACY COLLECTION STATEMENT

The type of personal information we collect includes your name, address, contact details, trust or fund name, bank account details and tax file number (TFN).

We are authorised to collect the TFNs of investors under applicable taxation, personal assistance and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws). The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the Australian Privacy Principles. We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.

It is not an offence to withhold your TFN. However, if you choose not to provide your TFN when you open an account with us, there may be financial consequences such as your investments being charged at a higher tax rate than would otherwise apply.

We collect, hold, use and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Process payments made to us;
- Perform administrative tasks and internal record keeping;
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers and contractors;
- Assess and consider applications from prospective employees, contractors and service providers;
- Organise events; and
- Comply with our legal and regulatory obligations.

We may disclose personal information to organisations that assist us with the above purposes including our authorised representatives, other financial advisers and our external service providers such as administrators and electronic identity verification providers. We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

Cove Private Wealth Pty Ltd may disclose your personal information to overseas recipients. If Cove Private Wealth discloses your personal information to an overseas insurance recipient, Cove Private Wealth Pty Ltd will ensure that the overseas recipient is required to comply with the Australian Privacy Principles unless the recipient is subject to an equivalent or stricter privacy regime.

More detailed information about the way Cove Private Wealth Pty Ltd uses and discloses your personal information is set out in our comprehensive Privacy Policy. Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

If you have any questions regarding this Collection Notice, please contact Cove Private Wealth Pty Ltd using the details below.

CONTACT US

If you have any further enquiries please contact:

Cove Private Wealth Pty Ltd

Business Address: Suite 1, 1 Wattle Road
FLINDERS NSW 2029

Telephone: 02 4297 6455

Email: info@covefinancialgroup.com.au

Cove Private Wealth Pty Ltd

ABN: 82 672 324 882

AFSL No: 555 906

Website: www.covefinancial.com.au

Additional Privacy Information

Further information on privacy in Australia may be obtained by visiting the website of the office of the Australian Information Commissioner at www.oaic.gov.au

ADVISER PROFILES

INFORMATION ABOUT YOUR COVE PRIVATE WEALTH ADVISERS

This Adviser Profile is issued by Cove Private Wealth Pty Ltd, which holds Australian Financial Service Licence number 555906. This Adviser Profile forms part of the Cove Private Wealth Pty Ltd.'s Financial Services Guide (FSG). These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

Cove Private Wealth Pty Ltd has authorised its authorised representatives to provide this document to you.

Quila Pty Ltd trading as Cove Financial Group is a Corporate Authorised Representative 248707 of Cove Private Wealth Pty Ltd Australian Financial Services License number 555906.

YOUR ADVISER

Michael Edwards: Authorised Representative Number 248787

Michael Edwards is a Financial Adviser, an Authorised Representative of Cove Private Wealth Pty Ltd and an employee of Quila Pty Ltd Trading as Cove Financial Group, the Corporate Authorised Representative of Cove Private Wealth Pty Ltd.



Your Adviser's Authorisations

Michael is authorised to provide financial advice in relation to:

- Retirement income streams, including pensions and annuities
- Superannuation strategies and retirement planning
- Wealth Accumulation
- Budget and cash flow management
- Aged care
- Personal insurance

Michael is authorised to provide financial advice and deal in the following products:

- Superannuation and retirement income streams (including self-managed superannuation funds)
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Government debentures, Stocks or Bonds
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)
- Securities
- Margin Lending

This means that Michael can assist you in meeting your financial planning needs and objectives in these areas, which includes superannuation, retirement planning strategies and saving and investment as well as personal insurances, saving and investment.

Your Adviser's Experience

Michael boasts a distinguished career in financial planning, underpinned by his Graduate Diploma of Financial Planning and a suite of esteemed professional affiliations. As a Certified Financial Planner (CFP), he has achieved the pinnacle of financial advisory excellence, demonstrating a deep commitment to ethical and effective financial management. His memberships with the Financial Advice Association Australia (FAAA) and the Australian Institute of Company Directors (GAICD) reflect his ongoing dedication to staying at the forefront of professional standards and governance. With a robust background and a reputation for delivering insightful, strategic financial solutions, Michael is a trusted expert in navigating complex financial landscapes.

YOUR ADVISER

Tyler Ryan. Authorised Representative Number 1266252

Tyler Ryan is a Financial Adviser, an Authorised Representative of Cove Private Wealth Pty Ltd and an employee of Quila Pty Ltd Trading as Cove Financial Group, a Corporate Authorised Representative of Cove Private Wealth Pty Ltd.



Your Adviser's Authorisations

Tyler is authorised to provide financial advice in relation to:

- Retirement income streams, including pensions and annuities
- Superannuation strategies and retirement planning
- Wealth Accumulation
- Budget and cash flow management
- Aged care
- Personal insurance

Tyler is authorised to provide financial advice and deal in the following products:

- Superannuation and retirement income streams (including self-managed superannuation funds)
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Government debentures, Stocks or Bonds
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)
- Securities
- Margin Lending

This means that Tyler can assist you in meeting your financial planning needs and objectives in these areas, which include superannuation, retirement planning strategies and saving and investment as well as personal insurances, saving and investment.

Your Adviser's Experience

Tyler brings a robust foundation in finance and economics to Cove Private Wealth Pty Ltd, with a Bachelor of Commerce specializing in Finance and Economics complemented by a Graduate Diploma of Financial Planning and a Master of Financial Planning. His expertise is further bolstered by his membership with the Financial Advice Association Australia (FAAA) reflecting his commitment to upholding high standards of professionalism and ethical practice. With his strong academic background and with the involvement in the profession, Tyler is well-equipped to provide insightful, strategic financial advice tailored to meet the diverse needs of his clients.

YOUR ADVISER

Josh Young. Authorised Representative Number 001311845

Josh Young is a Financial Adviser, an Authorised Representative of Cove Private Wealth Pty Ltd and an employee of Quila Pty Ltd Trading as Cove Financial Group, a Corporate Authorised Representative of Cove Private Wealth Pty Ltd.



Your Adviser's Authorisations

Josh is authorised to provide financial advice in relation to:

- Retirement income streams, including pensions and annuities
- Superannuation strategies and retirement planning
- Wealth Accumulation
- Budget and cash flow management
- Aged care
- Personal insurance

Josh is authorised to provide financial advice and deal in the following products:

- Superannuation and retirement income streams (excluding self-managed superannuation funds)
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Government debentures, Stocks or Bonds
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)
- Securities

This means that Josh can assist you in meeting your financial planning needs and objectives in these areas, which include superannuation, retirement planning strategies and saving and investment as well as personal insurances, saving and investment.

Your Adviser's Experience

Josh Young is an authorised financial adviser committed to helping clients make informed, confident financial decisions. With a strong foundation in financial planning and a passion for supporting individuals and families in achieving their goals, Josh provides advice across key areas including superannuation, retirement, insurance, budgeting, and investment strategy. He holds a Bachelor of Commerce (Financial Planning & Finance) and is a member of the Financial Advice Association Australia (FAAA). Known for his clear communication and client-first approach, Josh is focused on building long-term relationships based on trust, transparency, and genuine care for his clients' financial wellbeing.

YOUR ADVISER

Jane Broadhead. Authorised Representative Number 001315751

Jane Broadhead is a Financial Adviser, an Authorised Representative of Cove Private Wealth Pty Ltd and an employee of Quila Pty Ltd Trading as Cove Financial Group, a Corporate Authorised Representative of Cove Private Wealth Pty Ltd.



Your Adviser's Authorisations

Jane is authorised to provide financial advice in relation to:

- Retirement income streams, including pensions and annuities
- Superannuation strategies and retirement planning
- Wealth Accumulation
- Budget and cash flow management
- Aged care
- Personal insurance

Jane is authorised to provide financial advice and deal in the following products:

- Superannuation and retirement income streams (excluding self-managed superannuation funds)
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Government debentures, Stocks or Bonds
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)
- Securities

This means that Jane can assist you in meeting your financial planning needs and objectives in these areas, which include superannuation, retirement planning strategies and saving and investment as well as personal insurances, saving and investment.

Your Adviser's Experience

Jane is a authorised Financial Adviser with a Bachelor of Business and a Graduate Diploma of Financial Planning. Throughout her studies, she demonstrated a strong commitment to academic excellence and developed a deep understanding of core financial planning principles. Jane is a member of the Financial

Advice Association Australia (FAAA), reflecting her commitment to upholding high standards of professionalism and ethical practice. Jane is passionate about delivering strategic, personalised advice tailored to each client's unique goals and circumstances. With a genuine desire to support individuals and families on their financial journeys, Jane is building a reputation as a trusted adviser, helping clients navigate their financial futures with confidence and clarity.

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; or
- A percentage-based fee

Our agreed advice and service fees may include charges for:

- Initial advice
- Annual advice and services

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

- Initial commission - a percentage of the value of your loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the loan, or on renewal of insurance products

Payment methods

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

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

All permissible fees and commissions will be paid directly to Cove Private Wealth Pty Ltd as the Licensee.

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.

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 Appointment	\$330 - \$1,100
Initial fee for advice	To provide a written Statement of Advice our fee would generally be in the range of \$1,100 and \$11,000, depending on the complexity of the advice.
Ad hoc/hourly rate	\$330-\$550 Eg. to provide specific execution only (transactional processing)

Annual advice and service Fees:

We also offer the following services for a fixed period of 12 months.

Fixed term advice and service fee	\$1,650 to \$20,000 depending on the complexity of the strategy and personal circumstances for a fixed period of 12 months
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The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.