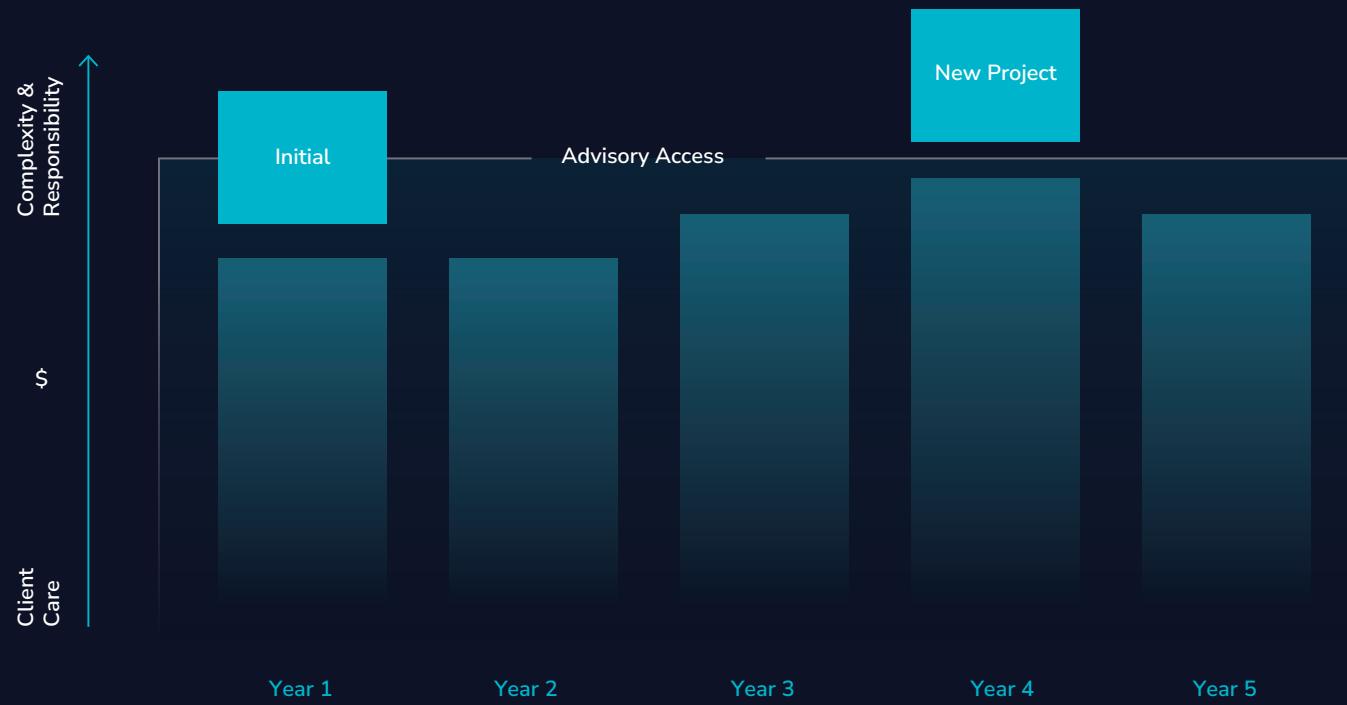


Collins SBA

Financial Planning

Fee Guide

At Collins SBA, we believe in providing advice that's personal, practical, and proactive. Our financial planning services are designed to support every aspect of your financial life, helping you make smart decisions and stay on track toward your goals. This brochure outlines how we price our services, ensuring complete transparency and alignment with the value we deliver.



Collins SBA

Financial Planning

Pricing Philosophy

At Collins SBA, our pricing is designed to be transparent, fair, and aligned with the value we deliver. We believe the best financial advice is built on trust, long-term relationships, and a clear understanding of your circumstances.

Why our fees exist

Your financial life is more than a single transaction. Our fees support the ongoing oversight, strategic thinking, and coordination required to keep your strategy current and your decisions well-supported over time.

Our Pricing Principles

Clear scope and no surprises: Fees are explained and agreed upfront, and reviewed at least annually to remain appropriate to your needs.

A consistently high standard: Services delivered are designed to meet the agreed scope of advice and maintain a consistently high standard.

Advice tailored to you: Where circumstances involve additional complexity (e.g., trusts, SMSFs, business interests, intergenerational planning), a Complexity Adjustment may apply so fees remain fair and proportionate.

An ongoing partnership: We provide regular reviews, proactive adjustments, and support through expected milestones and unexpected life events. Where significant change requires a substantial shift in strategy, this may involve additional work and an additional once-off project fee and/or a reset like a new engagement.

How this connects to the Fee Schedule

The Fee Schedule sets out the specific fee components that may apply, including (as relevant):

- Establishment Fee
- Advisory Access Fee
- Complexity Adjustment (where applicable)
- Portfolio Management Fee (where applicable)
- Project Fees (if required, quoted in advance)

Our Purpose

Ultimately, our purpose is to help you build:

Clarity — where you are, where you want to be, and the options available

Control — what to focus your energy on, and where not to waste it

Confidence — to make decisions and act

Our Commitment

We're committed to long-term partnerships based on trust, professionalism, and clear communication. If at any time you feel our services are no longer right for you, we will support an orderly transition to an alternative arrangement that better suits your expectations.

How We Price Our Services

We tailor our pricing to reflect the scope, complexity, and value of the advice you receive. Here's a simple breakdown:

Establishment Fee	\$2,200 one-time	This one-time fee is charged at the commencement of our engagement. Building a comprehensive and effective advisory relationship requires time, care, and collaboration. To provide advice that truly serves your best interests, we invest in understanding all relevant aspects of your financial life—including your short- and long-term circumstances, broader personal and external factors that may influence your goals, and the attitudes and behaviours that shape your financial decisions and progress.
Advisory Access Fee	From \$4,950 per year	This foundational fee applies yearly and provides year-round access to your adviser and our team. It ensures you benefit from ongoing strategic support, regular check-ins, adjustments to your plan, and proactive guidance as your life evolves. Depending on your circumstances and service needs, an additional Complexity Adjustment and Portfolio Management Fee may also apply.
Complexity Adjustment		<p>For clients with more sophisticated needs, an additional annual fee may apply. This adjustment reflects the higher level of client complexity and adviser responsibility required to deliver truly tailored advice. It recognises the value of strategic coordination across our team and, where needed, with your accountant, solicitor, or other professionals, ensuring that your financial strategies remain robust, integrated, and aligned with your broader goals.</p> <p>This fee is assessed annually or when there is a substantial change in your financial circumstances.</p> <ul style="list-style-type: none"> • Level 1: +\$1,650 per year • Level 2: +\$2,750 per year <p>Examples of when a Complexity Adjustment may apply:</p> <ul style="list-style-type: none"> • You own multiple entities such as companies, trusts, or SMSFs. • You have intergenerational wealth strategies involving children or extended family. • Your plan includes a mix of personal and business financial goals. • You require advanced modelling of tax, estate, or retirement outcomes. <p>Your adviser will assess and confirm whether this applies to your circumstances.</p>
Portfolio Management Fee	0.385% p.a. of Funds Under Management	A flat fee calculated annually and charged monthly, based on 0.385% p.a. of Funds Under Management (FUM). This fee supports oversight, portfolio reviews, risk management, and alignment with your goals. The annual fee will be adjusted if your portfolio increases or decreases by more than 10% due to additions or withdrawals, excluding changes caused by market movements.
Project Fee	Adviser to quote	<p>This is a standalone, ad hoc fee that may apply depending on your specific needs. This fee may apply:</p> <ul style="list-style-type: none"> • For new-to-business clients seeking advice on a single topic • For existing clients, when a major life event or significant change requires an in-depth review • When we lead a specific project or coordinate with external professionals

Summary of Fees

Fee Component	Description	Amount
Establishment Fee	One-time onboarding and discovery process	\$2,200 one-time
Advisory Access Fee	Base annual advisory access and strategic support	\$4,950 per year
Complexity Level 1	Additional fee for moderate complexity (e.g., multiple income sources/entities)	+\$1,650 per year
Complexity Level 2	Additional fee for high complexity (e.g., trusts, SMSFs, Funds Under Management > \$1M)	+\$2,750 per year
Portfolio Management	Flat fee calculated annually at 0.385% p.a. of Funds Under Management, charged monthly. Adjusted if portfolio changes by ±10% due to additions or withdrawals (excluding market movements).	0.385% p.a. on Funds Under Management
Project Fee	Custom, project-based engagements	Adviser to quote

Note: Fees are subject to change. For our clients, fees are reviewed at least annually (for example, on your service anniversary) and may also be adjusted in line with CPI indexation and/or changes to your circumstances or service needs.

Hypothetical Client Examples

To illustrate how our pricing may apply, here are three examples:

A.

Core Advice and Investment Support

Sarah is a salaried professional seeking general financial planning and investment advice. She has no business entities or complex structures. Her services include goal setting, budgeting, retirement planning, and investment management.

Applicable Fees:

- Establishment Fee \$2,200 one time
- Advisory Access Fee: \$4,950 per year
- No Complexity Adjustment applies
- Portfolio Management Fee: 0.385% p.a. on her managed investments

B.

Moderate Complexity

James owns a small business and operates through a single company structure. He also has a family trust. He requires personal and business financial planning, tax structuring advice, and coordinated advice with his accountant.

Applicable Fees:

- Establishment Fee Waived*
- Advisory Access Fee: \$4,950 per year
- Complexity Adjustment Level 1: +\$1,650 per year
- Portfolio Management Fee: 0.385% p.a. on managed investments

*James is a current client of Collins SBA accounting and as there was minimal additional information required to establish his financial planning engagement the Establishment Fee was waived

C.

High Complexity

Helen and Mark have multiple trusts, an SMSF, intergenerational wealth planning goals, and investable assets over \$1M. Their plan requires coordination between financial, legal, and accounting professionals.

Applicable Fees:

- Establishment Fee \$2,200 one time
- Advisory Access Fee: \$4,950 per year
- Complexity Adjustment Level 2: +\$2,750 per year
- Portfolio Management Fee: 0.385% p.a. on Funds Under Management

Partnering with Collins SBA

- Personalised strategies tailored to your values
- Proactive guidance during life's key transitions
- Simplified financial decision-making
- Access to a complete team of specialists

We are here to help you build a secure and meaningful life—with clarity, control, and confidence.

Ready to take the next step?

Contact us to start your financial journey with Collins SBA.

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