

## Services Provided

Superior Paraplanning provides all advice document preparation services from a simple Record of Advice to comprehensive plans involving multiple entities. We have extensive experience in COIN, Xplan, AdviserNETgain, Xtools and Xtools+.

Clients can expect a 1-2 weeks turnaround on all work, but we may also accommodate shorter timeframes on request. Please note that at our discretion, a Short Notice Surcharge may be applied according to the following table:

Turnaround	Surcharge
Next day	100%
2 days	75%
3 days	40%
4 days	20%
5 days	10%

## Request Process

- **Online booking.** You will be able to submit your SoA requests online. This will ensure that your requests are recorded immediately and will then be assigned an ETA. You will not be able to include more than 10 attachments in your request but we believe that best practice is to upload to Xplan. If you need to email attachments, please submit your request online and email attachments to [enquiry@superiorparaplanning.com.au](mailto:enquiry@superiorparaplanning.com.au) so that they can be matched to your request.
- **Online work schedule.** You should have access to a live schedule of your requests with an ETA to help you plan your appointments.
- Draft documents will be emailed back to you once completed or uploaded into the appropriate step in your workflow.
- Invoicing is completed monthly after close-of-business on the 26<sup>th</sup> of each month. Terms are the 20<sup>th</sup> day of the month following the issue of invoices.

## Pricing

Below is a list of our current services and fees (as at 27 February 2022):

	RoA	RoA+	Simple	Simple+	Standard	Comprehensive	Multi-Entity	Rewrite / Strategy Modelling
Pricing	\$90.00	\$150.00	\$275.00	\$350.00	\$425.00	\$500.00	\$600.00	\$120.00
Strategies	Portfolio rebalance/s	Rollover and rebalance	New Investment	Super Rollovers, Contributions	Gearing and Insurance replacement	Gearing, insurance, super	Multi-entity strategies	Per hour, minimum charge 30 mins
		Rebalances and insurance adjustment	Investment, Super and/or pension rebalances	Insurance only	Super and Insurance	Investment, super and insurance		
		Insurance Adjustment	TTR/ABP	Combination of 2 Simple strategies	TTR/ABP/Annuity and Insurance	TTR/ABP, Investment and Insurance		
		Contributions / Additional Investments	Strategy Only	Annuity	Pensions, Annuities & Investment			
		Rebalances where trades have already been placed	Super Rollovers (up to 3 in total)	Aged Care Planning				
		All non-templated RoAs		Super and TTR				
				Gearing and maintain insurance				

SMSF's are generally not considered a separate entity in the above matrix and are only considered to be a super strategy.

Preparing the proposed WealthSolver and/or Risk Researcher scenario is included in the above pricing.

## Other Services

### WealthSolver Comparisons (Alternatives)

#### Cost per number of comparisons

Number of recommended products	1	2	3+
Cost	\$50	\$75	\$100

\* Please note that one product comparison is, for example, comparing an existing SunSuper account to 3 different providers.

### Risk Researcher Comparisons (Alternatives)

#### Cost per number of policies

Number of recommended policies	1	2	3+
Cost	\$50	\$75	\$100

\* Please note that where possible, all covers will be packaged in order to consolidate reporting and to have the closest total premium appear. The majority of situations will result in the 1 or 2 categories.

### xTools+ Modelling

Modelling is no longer included in the base cost of an RoA/SoA. We have 4 categories of modelling to provide certainty as to the cost:

Modelling Category	Examples of What's Included	Cost
Simple	<ul style="list-style-type: none"> <li>Update from existing scenario</li> <li>Simple retirement analysis with limited future considerations (ie converting to ABP and receiving Centrelink until life expectancy)</li> <li>Simple short term cashflow/asset projection (ie 5 years, with limited future considerations)</li> <li>Asset only projections (ie compare cash to new investment, super balance with or without additional contributions, impact of insurance on super balances).</li> <li>No cashflows or multiple scenarios</li> <li>No entities</li> </ul>	\$75
Standard	<ul style="list-style-type: none"> <li>Modelling a single scenario of the situation of individuals and SMSF (if applicable)</li> <li>Only limited future considerations (contributions, debt repayment, pension commencement, property/asset sales) allowable at the discretion of the paraplanner</li> <li>No gearing as it requires 2 scenarios</li> <li>No insurance held inside and outside of super as it requires proof of affordability and impact on super balance</li> </ul>	\$175
Comprehensive	<ul style="list-style-type: none"> <li>Multiple scenarios (current, future and/or alternatives) covering individuals and SMSF (if applicable)</li> <li>Future considerations (contributions, debt repayment, pension commencement, property/asset sales) modelled</li> <li>Other entities may be included at the discretion of the paraplanner</li> <li>Gearing</li> <li>Insurance held inside and outside of super</li> <li>We will follow your licensee guidelines based on whether one or multiple scenarios are required for compliance and</li> </ul>	\$250

	all strategies requiring multiple full cashflow and asset projections will be charged under 'Comprehensive'	
Multi-entity	<ul style="list-style-type: none"> <li>• Interacting entities modelled such as Trusts, Companies, SMSFs and Individuals. Multiple scenarios</li> <li>• For very complex modelling scenario(s) and can be charged once 2+ external entities are being projected. This will be at the discretion of the paraplanner and a 'Comprehensive' charge may be applied should the Multi-Entity modelling be simple (ie Cashflow + SMSF and Trust with Investment portfolios and no great complexities)</li> </ul>	\$500

Where required for compliance purposes, we will select the appropriate modelling category. Where not required for compliance, you are able to instruct us to include it.

#### Notes on pricing

- All prices are inclusive of GST and are valid as at 27 February 2022.

## Contact Details

Steve Faulkner

☎ 0433 810 837

✉ [steve@superiorparaplanning.com.au](mailto:steve@superiorparaplanning.com.au)

Matt Bruhl

☎ 0431 758 222

✉ [matt@superiorparaplanning.com.au](mailto:matt@superiorparaplanning.com.au)