LIGHTHOUSE

WEALTH TEAM

# Holistic financial advice pricing

Our financial planning packages are built around your goals.
From a one-off plan through to an ongoing partnership.

## Financial planning packages

### Premium Financial Planning

$10,000 plus GST

Full plan plus year-round reviews, reporting and tools.

- Financial Plan only package plus:
- Quarterly reviews with your Financial Adviser
- Quarterly income, expense, asset & liability reporting
- PocketSmith licence (12 months)

**WHO'S THIS FOR?**

Households with an income over $750,000.

MOST POPULAR

### Financial Plan + 12 Months Support

$5,500 plus GST

Full plan with guided check-ins over the year

- Financial Plan only package plus:
- 2 check-in points over 12 months

**WHO'S THIS FOR?**

Households with an income over $250,000 who want an ongoing relationship with their adviser.

### Financial Plan Only

$4,000 plus GST

The complete plan, delivered as a standalone piece.

- Comprehensive financial plan
- 12 months of access to our financial projections software
- Adhoc reviews available

**WHO'S THIS FOR?**

Someone who wants a financial plan but isn't looking for an ongoing adviser relationship.
A review may be required every two to three years.

## Ongoing & one-off

### Annual Renewal

$2,000 /year · plus GST

- The annual renewal after the 'Financial Plan + 12 months'
- 12 months of ongoing support with 2 check-in points
- Updated financial plan included
- 12 months of access to our financial projections software

### Ad Hoc Review

$1,450 each · plus. GST

- 45-minute meeting with a Financial Adviser
- Updated financial plan after the meeting
- Pooled adviser allocation. The Adviser you initially met with might not be available

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# Implementation

The other ways we may be paid
disclosed in full, from the start.

## Other ways we may be paid

Our goal is to be fully transparent about how we may be paid. The fees below are the other ways we may be compensated. We will never recommend or accept payment for any service or product that is not suitable or in your best interests.

Where a fee or payment is applicable, we will disclose the exact amount after the second meeting, before any implementation occurs.

INVESTMENT PORTFOLIO

### Portfolio advice fee

**1%** plus GST on the first $500,000

If we manage an investment portfolio for you, we charge an advice fee. The fee tiers down on additional money invested, reducing to 0.25% plus GST for amounts over $20 million.

KIWISAVER

### Advice fee or commission

**0.2% - 0.75%** plus GST

If we provide advice on KiwiSaver, Lighthouse will either charge an advice fee or be paid a commission, depending on the recommended solution.

QROPS / UK PENSION

### UK pension

**0.75%** plus GST

If we provide advice on an investment solution for your UK Pension, we charge a 0.75% plus GST advice fee.

INSURANCE ADVICE

### Provider commission

**100% - 240%**

If we provide insurance advice and you proceed with it, the insurance provider pays Lighthouse. 5% -10% trail commission, depending on product & provider.