
**FIDUCIARY FINANCIAL SERVICES PTY LTD
MEMBERSHIP PLANS
TERMS AND CONDITIONS**

TERMS AND CONDITIONS OF USE

1 About Fiduciary

1.1 Fiduciary Financial Services Pty Ltd (ACN 003 624 888 and AFSL 247344 trading as moneyGPS) (**Fiduciary**) trading as moneyGPS, a platform that allows members access to various types of financial advisory and non-advisory financial services (**Services**) dependent on the subscription tiers which the members have subscribed to, and which are provided through the website and a downloadable mobile phone application (the **Fiduciary Platforms**). Details about Fiduciary and its services are found on our website <http://moneygps.com.au> (the **Website**).

2 Acceptance of these Terms

2.1 You accept these terms and conditions (the **Terms**) and agree that you have understood and agree to be bound by the Terms by registering for the Services, browsing the Fiduciary Platforms, logging into the Fiduciary Platforms, or by accepting the Terms by clicking “[**Start Subscription Button**]” in the user interface of the Fiduciary Platforms. If you do not agree with the Terms, you must cease use of the Fiduciary Platforms and the Services, as described below, immediately.

2.2 You may not use the Services and may not accept the Terms if:

- (a) you are not a minimum of 18 years old and possess legal capacity to form a binding contract with Fiduciary;
- (b) you are a person barred from receiving the Services under the laws of Australia or other countries including the country in which you are resident or from which you use the Services; and
- (c) you are not an Australian resident.

2.3 By engaging Fiduciary, you acknowledge and understand that Fiduciary does not provide you with any tax, legal, accounting or other specialist, professional or technical advice, except for the professional services which Fiduciary is authorised to provide in accordance with its Australian Financial Services License (**AFSL**). For further information, please read the Terms carefully.

2.4 Fiduciary reserves the right to review and change any of the Terms by updating this page at its sole discretion. When Fiduciary updates the Terms, it will use reasonable endeavours to provide you with notice of the same. Any changes to the Terms take immediate effect from the date of their publication and your acceptance. Before you continue, we recommend you keep a copy of the Terms for your records.

3 Account Set Up

3.1 To access the Services, you are required to register for an account with Fiduciary (the **Account**). You may register for an account via the Fiduciary Platforms.

3.2 As part of the registration process or as part of your continued use of the Services, you will be required to provide personal information about yourself (such as identification, contact details, and other personal information).

3.3 You agree that any information you give to Fiduciary will always be accurate, correct, and up to date and further you agree not to provide any of your account login details to any other person or entity.

- 3.4 You understand that by supplying Fiduciary with your address, email address, and phone number, you may receive regular emails, newsletters, telephone calls, or SMS updates from Fiduciary in order to keep you informed about Fiduciary's activities. If you do not wish to receive updates from Fiduciary, you may contact Fiduciary at clientycare@moneygps.com.au
- 3.5 Fiduciary will hold any information provided in relation to the Services in accordance with the Privacy Act 1988 (Cth) and the Privacy Policy available on the Website at www.fiduciaryadvice.com.au (the **Privacy Policy**). You consent to the Privacy Policy, and any changes that may occur from time to time.

4 The Services

- 4.1 Fiduciary offers you the following Services:
- (a) The following Subscriptions under the moneyGPS Subscription Member Plans:
- (i) Freemium;
 - (ii) Flexi;
 - (iii) Plus;
- (each, a **Subscription** and collectively the **Subscriptions**)
- 4.2 Detailed inclusions and exclusions for the services provided within each Subscription tier are as per Schedule 1 of these Terms.
- 4.3 You may only sign-up for one Subscription at any one time, however you may upgrade the Subscription at any time and Fiduciary will charge you the balance in Fees on a pro-rata basis prior to commencement of the new Subscription.
- 4.4 For you to be eligible to receive the Services, you must sign up for an account on the Fiduciary Platforms and pay the Fees.
- 4.5 You acknowledge and agree that it is your responsibility to ensure that the Services are suitable for your intended purpose and use.
- 4.6 The Freemium Subscription is subject to the following limitations:
- (a) Has no time limit attached to it.
 - (b) Shall not be eligible for inclusion of any discounted financial or non-financial services except as stipulated under in Schedule 1.

5 Risks

- 5.1 It is important to fully understand that there are risks in the Services provided through the Fiduciary Platforms, these risks include but are not limited to:
- (a) Non-delivery of Services as a result of third-party provider failure which the Fiduciary Platform may rely on;
 - (b) System and technological failures which may result in the Fiduciary Platform's unscheduled unavailability;
 - (c) Short term unavailability of specific advice offered in the normal course of receiving the

services due to legislative changes or more broadly changes to the law;

- (d) Force majeure events.

6 Fees

6.1 By Fiduciary offering the Services to you, you agree and acknowledge that:

- (a) Unless otherwise stated, all amounts are listed in Australian Dollars (AUD) and are inclusive of GST;
- (b) Fiduciary can vary the Fees at any time by amending the relevant sections of the Website. You will be provided with notice prior to the variation of the Fees. The variation of the Fees will come into effect following the conclusion of the minimum Subscription period for the chosen Subscription;
- (c) Fiduciary uses a third-party payment gateway provider (**Third-Party Payment Provider**) for the collection of the Fees, and you agree the terms of service of the Third-Party Payment Provider; and
- (d) You agree to pay the Fees (**Subscription Fee**); for the stipulated time period detailed as follows:
 - (i) Freemium: No Fees are levied and there is no minimum Term for the user;
 - (ii) Essentials - Month-by-Month; two months Minimum Term upfront in one lump sum, prior to the commencement date of the Services. Subscription fee for the Subscription as per Schedule 1 of these Terms;
 - (iii) Essentials Plus; 12 months Minimum Term upfront in one lump sum, prior to the commencement date of the Services. Subscription fee for the Subscription as per Schedule 1 of these Terms.

6.2 You agree to pay the following fees:

- (a) Subscription fee for the Subscription as per Schedule 1 of these Terms (**Subscription Fee**);
- (b) Fees incurred as a result of non-deductibility of your credit card by the Third-Party Provider (**Non-deductibility Fees**); and
- (c) Any other fees payable as a result of non-compliance with this clause.

(collectively the **Fees**)

7 Non-Payment

7.1 In the event of non-payment where payment is due and payable in accordance with these Terms, you consent to participating in any debt recovery process that Fiduciary in its sole discretion deems appropriate, including legal proceedings.

7.2 The **Minimum Term** for the Services is either, a) initial two (2) months if you decide to pay monthly, or b) the twelve (12) months pre-payment option. If you choose to terminate your services or transfer your funds to another administrator within the Minimum Term, there is no refund of any subscription amount remaining on the contract. There is also no pro-rata refund if you terminate the Subscription during any given month, if you are paying using the month-by-month option..

- 7.3 Fiduciary may charge interest in the amount of 2% plus the Cash Rate Target set by the Reserve Bank of Australia (the **Interest**) on any amount which remain unpaid after thirty (30) days from the date of the tax invoice provided to you.
- 7.4 If you do not pay any of the agreed to Fees in accordance with the Terms, Fiduciary will issue an overdue payment notice and you will be liable to make the payment immediately. In the event the amounts remain unpaid after seven (7) days from the date of the tax invoice, Fiduciary may proceed to recover the debt from you without further notice. If Fiduciary initiates debt recovery action against you, you acknowledge and agree that you will be and remain liable for all debt collection costs which includes any legal costs (on an indemnity basis), collection agency costs and any other expenses or disbursements. You will also be liable to pay the Interest and Administration Fee on the outstanding debt and Fiduciary may report the debt to a credit reporting agency.
- 7.5 Fiduciary reserves the right to terminate or suspend your access to the Fiduciary Platforms and to the Services in the event that you fail to pay any payment pursuant to the Terms.

8 Identify Verification

- 8.1 You acknowledge and agree that due to the nature of the Services, Fiduciary may be required to verify your identity to ensure that you are not using the Services in an illegal or fraudulent manner.
- 8.2 You warrant that where Fiduciary advises you in writing that they require further verification of your identity then you will make all reasonable endeavours to comply with this request within seven (7) days of receipt of same.
- 8.3 You warrant that any information that you provide pursuant to this clause will be true and correct to the best of your knowledge and belief and failure to comply with this clause will warrant an immediate termination of the provision of the Services to you.
- 8.4 You warrant that the services are specific to you and only you may rely on the advice provided by Fiduciary through the Fiduciary Platform.

9 Copyright and Intellectual Property

- 9.1 The Fiduciary Platforms, the Services, and all of the related products and services of Fiduciary are subject to copyright (the **Material**). Unless otherwise indicated, all Material and rights (including copyright) in the content and compilation of the Fiduciary Platforms (including but not limited to text, graphics, logos, button icons, video images, audio clips, Fiduciary Platforms, code, scripts, design elements and interactive features) (the **Content**) are owned or controlled for these purposes, and are reserved by Fiduciary or its contributors.
- 9.2 Fiduciary retains all rights, title, and interest (including copyrights, patents and trademarks) in the Fiduciary Platforms, Services, products, and all related Material content therein (**Fiduciary IP**). Nothing you do will transfer any interest in the Material or Fiduciary IP to you, other than the grant of the licence to you in paragraph 10.3 below.
- 9.3 Whilst using the Services, Fiduciary grants you a worldwide, non-exclusive, royalty-free, non-sublicensable, non-transferrable, revocable licence during your paid use of the Services to:
- (a) download the Material and the Content;
 - (b) use the Material and Content;

- (c) copy and store the Material and Content; and
 - (d) print pages from the Fiduciary Platforms for your own personal use.
- 9.4 Fiduciary does not grant you any other rights whatsoever in relation to the Material, Fiduciary IP, or the Content. All other rights are expressly reserved by Fiduciary.
- 9.5 You may not, without the prior written consent of Fiduciary and the permission of any other relevant rights owner: broadcast, republish, upload to a third party, transmit, post, distribute, show or display or publish in public, adapt or change in any way the Material or Content for any purpose, other than for the purposes expressly allowed by these Terms. This prohibition does not extend to the Material and Content which are freely available for re-use or are in the public domain.
- 9.6 Fiduciary makes no guarantees, representations or warranties about the accuracy or legal correctness of any of the Material or Content or any other information on the Fiduciary Platforms.

10 Third-party Providers

- (a) Fiduciary works with a number of partners and affiliates whose websites and services may be linked with the Fiduciary Platforms or utilised in providing the Services and are controlled by parties other than Fiduciary (each a **Third-party Provider**).
- (b) Fiduciary is not responsible and does not endorse or accept any responsibility for the availability, contents, products, services or use of any Third-party Provider, any website accessed from a Third-party Provider's website or services, or any changes or updates to such websites or services. Fiduciary makes no guarantees about the content or quality of the products or services provided. The Third-party Providers may contact you by email or phone with instructions on how to access your benefits and to keep you informed of their services. You may be required to accept additional terms located on the Third-party Providers' website or services.
- (c) Certain services made available through the Fiduciary Platforms may be delivered by third-parties. By using the Fiduciary Platforms, you allow Fiduciary to share information with any third-party with whom Fiduciary has a pertinent contractual relationship – any information Fiduciary deems necessary to facilitate its provisions of products, services, or functionality to you.

11 Australian Financial Services Licence

- 11.1 Fiduciary provides the Services through the Fiduciary Platform which is a licensed platform permitted to provide financial advice under AFSL 247344.

12 General Disclaimer

- 12.1 Nothing in the Terms limits or excludes any guarantees, warranties, representations, or conditions implied or imposed by law, including any liability that may not be limited or excluded under the Australian Consumer Law, Australian Securities, Investments Commission Act 2001 (Cth), and the Corporations Act 2001 (Cth).
- (a) If you are not a Consumer (under the Australian Consumer Law), you agree that Fiduciary has no direct or indirect liability (including in negligence) to you in any way related to your use of the Fiduciary Platforms.
 - (b) If you are a Consumer (under the Australian Consumer Law), Fiduciary limits all its direct

and indirect liability (including in negligence) to you to the Consumer Guarantees under the Australian Consumer Law.

- (c) Where there is a breach of the Consumer Guarantees, then to the maximum extent permitted by law, Fiduciary's liability to you is limited to resupply of the Services or payment of the cost of re-supplying the Services.

12.2 Subject to this clause and to the extent permitted by law:

- (a) Fiduciary excludes all representations, warranties, or guarantees, whether express or implied, by statute, trade, or otherwise; and
- (b) Fiduciary will not be liable for any claims, causes of action, damage or expenses arising out of or in connection with the Services or the Terms (including as a result of not being able to use the Services or the late supply of the Services), whether at common law, in equity, pursuant to statute, or otherwise.

13 Limitation of liability

13.1 Where permitted under the law, Fiduciary's total liability arising out of or in connection with the Fiduciary Platforms, the Services or the Terms, however arising, including at law, in equity, under statute, or otherwise, will not exceed the resupply of the Services to you.

13.2 You expressly understand and agree that Fiduciary will not be liable to you for any direct, indirect, incidental, special consequential or exemplary damages which may be incurred by you, however caused and under any theory of liability. This includes, but is not limited to, any loss of profit, any loss of goodwill or business reputation and any other intangible loss.

13.3 If the Services include modelling, being the development by Fiduciary, or assistance to you in the development of a financial or other model for use by you in connection with the Services (**Model**):

- (a) you acknowledge, represent and warrant that:
 - (i) any assumptions and input data used or to be used in operating the Model are solely your responsibility;
 - (ii) subject to the scope of Services, Fiduciary's role and liability is limited to assisting you to develop the Model based on any assumptions and input data as may be provided by you; and
 - (iii) Fiduciary cannot be held responsible or liable for the use to which the output data is put; and
- (b) you shall satisfy yourself that:
 - (i) the Model is developed and constructed in such a way that it meets in all material respects your objectives;
 - (ii) the Model operates appropriately and effectively having regard to your purposes and requirements; and
 - (iii) you have supplied to Fiduciary all information financial or otherwise, comments and requests that you wish Fiduciary to take into account in its financial modelling, and
 - (iv) you shall not hold Fiduciary responsible or liable if these conditions are not met.

14 Indemnity

14.1 You agree to indemnify Fiduciary from and against:

- (a) all actions, suits, claims, demands, liabilities, costs, expenses, loss and damage (including legal fees on a full indemnity basis) incurred, suffered or arising out of or in connection with the information provided by you;
- (b) any direct or indirect consequences of you accessing, using or transacting on the Fiduciary Platforms or attempts to do so; or
- (c) any breach of the Terms.

14.2 This indemnity will survive termination of the Terms.

15 Termination of Services

15.1 Subject to any early termination under this clause, the Services are for the Minimum Term.

15.2 You can terminate the Services at any time and for any reason by written notice to Fiduciary or by any means made available by Fiduciary available to you through the Fiduciary Platform. You will be liable for payment of the Repayment Fee and any Fees as a result of or in connection with termination under this clause.

15.3 Fiduciary can terminate its Services to you for convenience at any time and for any reason by notifying you in writing. Any Fees already paid by you will not be refunded. Fiduciary will have no financial obligation to you.

15.4 Fiduciary may at any time, terminate the Services or access to the Fiduciary Platforms. Scenarios, without limitation, include if:

- (a) you have breached any provision of the Terms or intend to breach any provision;
- (b) Fiduciary is required to do so by law;
- (c) Fiduciary is transitioning to no longer providing the Services to Users in the country in which you are resident or from which you use the service;
- (d) the provision of the Services to you by Fiduciary is, in the opinion of Fiduciary, no longer commercially viable;
- (e) you have used the Services:
 - (i) in breach of any law;
 - (ii) in a way that is misleading or deceptive;
 - (iii) in a way which is unreasonable as determined by Fiduciary at its absolute discretion; or
 - (iv) in a manner which can or does bring Fiduciary into disrepute or could damage Fiduciary's reputation as determined by Fiduciary at its absolute discretion.

15.5 Termination under clause 15.4 shall make you liable for the Repayment Fee and any other Fees determined payable as a result of the termination by Fiduciary.

15.6 Subject to local applicable laws, Fiduciary reserves the right to discontinue or cancel your access

to the Services at any time and may suspend or deny, in its sole discretion, your access to all or any portion of the Fiduciary Platforms or the Services without notice if you breach any provision of the Terms or any applicable law or if your conduct damages Fiduciary's name or reputation or violates the rights of another party.

15.7 Upon termination, all of the legal rights, obligations and liabilities that you and Fiduciary have benefited from, been subject to (or which have accrued over time whilst the Terms have been in force) or which are expressed to continue indefinitely, shall be unaffected by this cessation, and the provisions of this clause shall continue to apply to such rights, obligations and liabilities indefinitely.

16 Governing Law and Jurisdiction

The Services offered by Fiduciary are intended for residents of Australia. These Terms are governed by and are to be constructed in accordance with the laws of the State of New South Wales, Australia. You submit to the exclusive jurisdiction of the courts situated in Sydney, Australia in respect of all matters arising out of or relating to these Terms or the Fiduciary Platforms and their performance.

17 Notice

17.1 Fiduciary may provide any notice to you under the Terms by sending a message to the email address provided by you. The notice provided by Fiduciary to you by email shall be deemed to have been properly given on the date Fiduciary sends the email, regardless of whether you have received the email.

17.2 Unless specified otherwise, any notices provided by you to Fiduciary must be in writing and be delivered either in person, or via registered post to:

Fiduciary Financial Services Pty Ltd
C/- Slomoi Immerman Partners Pty Ltd
Level 3, 140 Queens Street
Melbourne Vic 3000

17.3 Notices provided by registered post shall be deemed to have properly given three days after they are posted (if posted).

18 Services Complaints:

18.1 You may advise of any complaint or dissatisfaction with our Services or advice provided to you. The following dispute resolution procedure is in place to ensure that your enquiries and complaints are handled efficiently.

18.2 Contact Fiduciary and advise us of your complaint. One of our Member Services team will attempt to resolve your complaint and will notify you of any

18.3 If your complaint is not resolved to your satisfaction, please send a written complaint addressed to:

Fiduciary Financial Services Pty Ltd
C/- Slomoi Immerman Partners Pty Ltd
Level 6, 607 Bourke Street

Melbourne Vic 3000

18.4 If a satisfactory outcome is not reached within 30 days of your initial complaint, you may complain

in writing to The Australian Financial Complaints Tribunal (AFCA), of which Fiduciary is a member

18.5 The AFCA can be contacted as follows:

Australian Financial Complaints Tribunal
info@afca.org.au
1800 831 678

19 Severance

If any part of the Terms is found to be void or unenforceable, that part shall be severed and the rest of the Terms shall remain in force.

20 Waiver

20.1 A waiver of any right, power or remedy under this Agreement must be in writing signed by the party granting it.

20.2 A waiver is only effective in relation to the particular obligation or breach in respect of which it is given. It is not to be taken as an implied waiver of any other obligation or breach or as an implied waiver of that obligation or breach in relation to any other occasion.

20.3 The fact that a party fails to do, or delays in doing, something the party is entitled to do under this Agreement does not amount to a waiver.

21 Assignment

21.1 Fiduciary may assign or transfer its rights or obligations under the Terms without your consent.

21.2 You may not assign or transfer your rights or obligations under the Terms without prior written consent of Fiduciary. A purported assignment without written consent will be deemed to be void and convey no rights.

Last updated: 6th April 2024

Schedule 1 – Subscription Plans

moneyGPS Subscription Member Plans	FREEMIUM \$NIL	FLEXI \$24.00 pm	PLUS \$240.0 pa	FREEMIUM Potential savings \$pa	FLEXI Potential savings \$pa	PLUS Potential savings \$pa
<small>All fees attract GST, and the monthly paid fee has a minimum two-month subscription.</small>						
Check-Up Reports – FREE reports all Valued at \$220 each¹						
Money Check-Up - Suitable for anyone under 45yrs Or anyone who simply needs to get their 'financial house in order'.	■	■	■	220	220	220
Retirement Check-Up - The 'absolute must-have' analysis for any pre-retiree - before they make any significant and life-changing financial decisions, particularly when determining their lifestyle & income needs at retirement.	■	■	■	220	220	220
Financial Coaching & Education						
Financial Education² - Our library of 'Money Modules' and Calculators for all things financial covering a range of topics to help you in your financial journey.	■	■	■	50 est.	50 est.	50 est.
moneyGPS Coaching Service³ - comprising of 2-3 Free 30 minute meetings pa, which can be extended for an additional fee.		■	■		100	150
Resources & Opportunities⁴ - We provide regular Podcasts, Newsletters which offers financial guidance from our money experts - includes Special Offers & Opportunities.	■	■	■	100 est.	100 est.	100 est.
Financial Breathers - 'Best Deals'						
Cost of Living Reductions⁵ - Utilities Services - to help cut expenses on your electricity bills.	■	■	■	350	350	350
Savings with moneyGPS Rewards⁶ - Retail therapy support providing access to hundreds of providers. Take a minute and work out how much you can save with our calculator. Retail value @ \$99.00pa		■			\$1,000	
Savings with moneyGPS Plus⁷ - Retail therapy support on steroids. The normal costs for this program is \$121.00 pa - but we offer it to all subscribers of the Plus Plan for FREE.			■			\$2000
Financial Management						
Lending & Finances Review^{2*} - Make sure you have the right financial deal for any need - new or refinanced - and receive a \$200 Gift Card if you proceed to a lender		■	■		200	200
Direct Property^{8*} - Suitable for new or seasoned investors, who may want to expand their portfolio or require a review of their investments. Subscribers will receive a free annual membership or \$2,000 rebate for a new property purchased via moneyGPS.		■	■		360	750
Property Fragments & Homeownership^{9*} - The perfect way to progress with any property investment or buy your first home. Investments - for anyone who wants to grow a property portfolio with as little as \$20,000 and Homeownership - a clever way to afford your family home.		■	■		100	100
moneyGPS Wills online^{10*} - Making sure that your wishes are carried out the way you need when that time comes. Receive a reduction for the standard legal online Will for you and your partner	■	■	■	20	20	20
Comprehensive Estate Planning Services^{11*} - If your circumstances are not suitable or too complex, for our Online Will service we offer a bespoke service which will provide significant savings for all legal work undertaken.	■	■	■	250	250	250
Personal Insurances^{12*} - Even though we know this may be a 'Grudge Purchase' we all need to protect ourselves. Each client will receive, a 5% reduction of the premium for the life of the policy!		■	■		300 min pa est.	300 min pa est.
Home Equity Release^{13*} - For those who need to access additional funds to help retirement funding needs, one sensible option is to access equity in their own home. This can be used to support the kids for their kids home deposit or maybe some renovation work. \$200 cash benefit.		■	■		100 est.	100 est.
Online Tax Services^{14*} - Quick, simple to use, and importantly With a Maximum Refund Guarantee!		■	■		\$30	\$30

Financial Planning						
Single Topic Digital Advice ¹⁵ – moneyGPS offers a 25% - 50% fee reduction for its digital advice plans.		■	■		45	90
Aged Care Financial Advice ¹⁶ – When you absolutely need access to specialist advice to help guide you through the aged care financial maze – now with a up to a 5% fee reduction.		■	■		100	100
Comprehensive Advice ¹⁷ – If your circumstances are complex in nature and digital advice is not suitable then you end to meet with a specialist financial adviser - a fee reduction of \$150.00		■	■		300	300
moneyGPS Coaching Session ¹⁸ – Access to sessions with a moneyGPS Coach for Free.		■	■		110 - 220	
Annual moneyGPS Investment Symposium ¹⁹ Annual online client event to provide guidance and opportunities for the coming 12 months with all moneyGPS specialist financial partners, and to be held in each year – dates to be confirmed.		■	■			250
Total Estimated Savings pa* \$					\$700+*	\$3,500+*
					\$4,500+*	

*Assumptions used to calculate the projected savings for subscribers for each plan @ 1st August 2024

1. Check-Up Reports – Assumes each subscriber uses one report pa. / 2. moneyGPS Estimate of cost of accessing similar services externally. / 3. Meetings with moneyGPS Coaches for a standard 30 minute meeting, which can be extended for a further 30 minutes at the normal retail fee. / 4. moneyGPS Estimated financial benefit from referral partners promotions pa. / 5. Compare & Connect – Average annual savings for changing utilities provider pa. / 6. moneyGPS – MyRewards – Estimated savings for using the buying service regularly throughout the year. / 7. Crown Money estimated cash benefit to consumer / 8. Property Lab – Assumes the purchase of a direct property in any one year. / 9. Bricklet – Will be paid upon the purchase of a single property fragment. / 10 moneyGPS Wills online & 11. Estate Planning – fee reductions will vary / 12. Findex Insurance – A 5% reduction in the cost of the annual premium will vary based upon the actual premium value, but on this occasion an estimate of \$100pa has been made. / 13. Household Capital – Flat dollar rebate to client. / 14. Online Tax Service – 10 day turnaround for standard service – Tax Leopard/ 15. moneyGPS – Assumes that a minimum of 2 digital advice documents are purchased in any one year. / 16 Aged Care Personal Advice – Average fee reduction calculated across all services if used annually. / 17. Spark Financial Group – Comprehensive Advice – Flat dollar reduction for a new pan each year. / 18. moneyGPS Coaching savings pa / 19. moneyGPS Annual Symposium Fee Savings. / MyRewards – Savings Calculations: <https://pegasus-img.s3.ap-southeast-2.amazonaws.com/Potential+savings+graphics.pdf> Information is provided by MyRewards, with the average spend based on statistics and data presented by the Australian Bureau of Statistics and can be found at <https://moneysmart.gov.au/australian-spending-habits>

1. The platform provides for all services as part of the subscription offerings.
2. Referral Partners: All financial referral partners of Fiduciary Financial Services Pty Ltd.
3. Cost of Living: Service provided by specialist groups contracted by Fiduciary
4. moneyGPS Rewards: Arranged with the MyRewards Group, and figure supplied by MyRewards @ April 2024.
5. moneyGPS Plus: Arranged with the MyRewards Group, and figure supplied by MyRewards @ April 2024.
7. Money Check-Up Report: In-house factual financial report created by Fiduciary Financial Service Pty Ltd.
8. Retirement Check-Up Report: In-house factual financial report created by Fiduciary Financial Service Pty Ltd.
9. Digital Advice: All services created and offered by Fiduciary Financial Services Pty Ltd, AFSL 247344
10. Total Savings*: As calculated @ April 2024.