

Additional Voluntary Disclosure

We advise that the following is an estimate of the fees and income that we receive from working with you.

| Direct Fees to you | Annually after year one | Amount (pa) |
|--|--|-------------------|
| Membership Fee | | |
| Annually in June | Includes GST | \$400.00 |
| Investment/WRAP (OA) Platform Income | | |
| | | Plus GST |
| Kate & Neil Surplus OAxxxxxxx-001 Implementation Fee (No GST) | Nil | Nil |
| Kate & Neil Surplus OAxxxxxxx-001 Monitoring Fee (Plus GST) | All Assets under \$500k 1.00%, between \$500k- \$750k 0.80%, above \$750k 0.62% | \$8,335.84 |
| Kate & Neil Surplus Legacy Account OAxxxxxxx-001 Monitoring Fee (Plus GST) | All Assets 0.80% | \$591.29 |
| Non-Direct Fees to you (part of the product cost) | | |
| Fisher Funds KiwiSaver Kate | Between 0.20% and 0.50% (usually 0.25%) | \$48.02 |
| Pathfinder Neil | Between 0.20% and 0.50% (usually 0.25%) | \$70.55 |
| TOTAL | | \$9,445.66 |