

Other important information about remuneration

Volume Bonus Commissions

TFSA will be paid extra commission by product issuers should specified levels of funds under advice be attained as a group. Shareholders in TFSA Holdings Limited will receive a 100% share and non-shareholders will receive a 50% share of this additional benefit associated with their respective clients. Where possible, the exact figure will be disclosed to you whenever we provide you with any advice. These additional benefits will not result in any additional *fee payable by you*. As at the date of this FSG, the following product issuers pay volume bonus commissions to TFSA at the rates specified:

Product Issuer - Investment	Applicable Product(s)	Volume Level & Associated Commission Bonus	
Navigator	- Personal Investment Plan - Personal Retirement Plan - Access	Funds Under Management: • 15.0% for \$0 to \$100,000,000 • 32.5% for \$100,000,001 to \$240,000,000 • 34.0% for \$240,000,001+ Calculated as a percentage of Navigator's net margin of the administration fees paid by clients.	
Colonial First State	- FirstChoice Investments - FirstChoice Personal Super - FirstChoice Pension	Funds Under Management: • 0.10% for \$25,000,000 to \$100,000,000 • 0.20% for \$100,000,000+	
ING	- OptiMix - OneAnswer *Excludes Mortgage, Cash and Capital Guaranteed	Funds Under Management: • 0.10% for \$0 to \$25,000,000 • 0.15% for \$25,000,001 to \$75,000,000 • 0.20% for \$75,000,000+	
Skandia	- Global Investment Solutions - Global Retirement Solutions - One Investment Solutions - One Retirement Solutions	Funds Under Management: • 0.10% for \$0 to \$25,000,000 • 0.15% for \$25,000,001 to \$50,000,000 • 0.20% for \$50,000,001 to \$150,000,000 • 0.25% for \$150,000,000+	
Asgard	<u>Eligible Master Trust products</u> Asgard: - Superannuation Account - Employee Super Account - Allocated Pension Account - Term Allocated Pension Account - Investment Funds Account - Corporate Super Service - Rollover Service <u>Eligible eWRAP products</u> Asgard: - eWRAP – Investment* - eWRAP – Super/Pension* * Cash balances are excluded from any FUA or average Account balance calculation.	Funds Under Management: FUA at Office level in eligible Master Trust and eWRAP products	% of net Administration fee payable
		\$0 to \$10 million \$10 million to \$20 million \$20 million to \$35 million \$35 million to \$50 million \$50 million to \$75 million \$75 million to \$100 million \$100 million to \$500 million \$500 million to \$1 billion \$1 billion +	0% 7.5% 10% 17.5% 25% 32.5% 40% 45% 50%

Product Issuer - Risk	Applicable Product(s)	Volume Level & Associated Commission Bonus		
Aviva	- Protectionfirst	Annual new business inflows	Upfront commission	Level / Hybrid commission
		First \$500,000	5%	10%
		Above \$500,000	7.5%	10%
ING	- OneCare - World of Protection *Excludes Group Risk and Risk Insurance attached to Funds Management business	<ul style="list-style-type: none"> 6.6% of net growth in Inforce annual premium Paid quarterly, based on the calendar year		

As at the date of this FSG Part 2, TFSA will be paid a margin by Oasis Asset Management Limited (Oasis) as detailed below, when recommendations are made for the Dominion product range. I, or the Corporate Authorised Representative with which I am associated (if applicable), will receive a share of this product margin as specified below (and as demonstrated in the example that follows):

Product Issuer	Applicable Product(s)	Product Margin
Oasis Asset Management	- Dominion Superannuation Master Trust - Dominion Employer Superannuation - Dominion Portfolio Service	Based on individual client account balance: <ul style="list-style-type: none"> 0.550% for first \$50,000 0.440% for next \$50,000 0.275% for next \$150,000 0.221% for next \$250,000 0.220% for next \$500,000 Nil for \$1,000,000+

For Example: If you invest \$200,000 into the Dominion Portfolio Service, I will receive the amount as detailed below:

Rate	Margin received by Licensee	Share of margin paid by Licensee to adviser if shareholder	Share of margin paid by Licensee to adviser if non-shareholder
First \$50,000 @ 0.550%	\$275.00	\$275.00	\$137.50
Next \$50,000 @ 0.440%	\$220.00	\$220.00	\$110.00
Next \$100,000 @ 0.275%	\$275.00	\$275.00	\$137.50
TOTAL:	\$770.00	\$770.00 (100%)	\$385.00 (50%)

Other Payments:

There will be other payments made to TFSA in addition to the above. These payments are based on the total value of all accounts that are administered by Oasis on behalf of TFSA, or on some other agreed basis. In these circumstances, the total of such payments is 0.0625% (excluding GST) of the total value of the accounts that are administered by Oasis on behalf of TFSA. This payment will not be an additional cost to you, over and above the administration fee.

Based on the above example, if you invest \$200,000 with the Dominion Portfolio Service, TFSA will be paid \$125.