

Client Pool: The number reflects that of the Subscriber Client cohort as advised to moneyGPS or by way of examples reflecting size of Subscriber Firm by client numbers.

• **Client take-Up of Financial Services:**

- Referral Rates can be adjusted if required:
 - Note: The rate has been set at a conservative levels but can be adjusted for any given subscriber group.
 - It is also reduced by 25% immediately upon referral to exit non-qualified clients.
 - It is then reduced by a further 10% - 85% in allowing for seasonal factors, i.e. Easter, Christmas period, School holidays, Tax deadlines etc.

• **Financial Considerations:**

- The Subscriber Firm will receive 80% of all initial & ongoing revenue from any financial service products acquired by their client cohort.
 - Note: The Subscriber Firm can elect to rebate any % of these funds to the client.
 - Note: moneyGPS will direct the remaining 20% of revenue to several charities.
- The Subscriber Firm will also receive the following:
 - 50% of all revenue received via the purchase of Digital Advice Plans
 - Note: Subscriber Firms do not participate in the Client Subscription Fee.
- Fees included in the modelling – per Subscriber category & where relevant:

• Onboarding	• Establishment	• Annual Subscription Fee
• Product & Services integration costs		• Individual AR & Broker fees

- Assumptions for Service & Product allocations: For all clients that eventually come through the two-levels of Qualifications and Seasonal Adjustments, their buying habits are as follows:
 - Digital Plans: Average of 50% acquire 1 Plan and then only 25% (50% reduction) acquire a further 1 Plan
 - Lending & Finance: Average of 20% will use the lending services
 - Between 10% - 60% acquire the following products: Insurance, Investment Program, Super Investing
 - Comprehensive Financial Plan Plans: Maximum of 15% will be referred to a financial adviser over time
 - Estate Planning: 25% on average will use either Online Wills or Comprehensive Estate Planning
 - Other services inc: Aged Care, Direct Property etc secure between 2% - 10% take-up across all clients.
- moneyGPS receives referral fees from Service Providers of between 10% - 45% of initial commission and 10% - 20% of ongoing/trail commission depending on the product or service acquired. The referral fee % payment may vary over time if contract conditions change, or a service provider is replaced.
- Full disclosure of all referral fee arrangements are found on the moneyGPS platform.

• **Comprehensive Marketing Program – relevant to the demographic segment:**

- The Subscriber Firm will either:
 - a) Guarantee to issue all marketing content to their client cohort or
 - b) Agree to provide their client data-base details to a secure third-party administrator to issue all 'White-labelled' moneyGPS marketing collateral, which will include the provision of details of the T&C, Privacy Protocols & Security policies, and systems in place.
- Regular EDMs, and other relevant campaigns via mainstream & Social Media activities to be undertaken across a range of financial advice topics and services – focussing on seasonal events & topics where relevant, including but not limited to:

• Lending & Finance	• Superannuation	• Non-Super Investments
• Personal Insurance	• Women's Focussed Activities	• Direct Property Investing
• Pre/Post-Retirement Planning	• Aged Care Planning & Advice	• Estate Planning

- Introduction of regular digital newsletters & competitions
- Webinars & Podcasts
- Note: The Subscriber Firm can:
 - Decide not to participate in any one of the standard set of campaigns, or contract moneyGPS and its marketing partners to create bespoke campaigns.

- **Note:** Management reporting will be provided to review the progress and success of all activities.