

## Fees and Charges Update

The CPI increase applicable for the year September 2004 - September 2005 was 3.00%.  
Based on this rate the following policy fees and charges have been updated and will apply to all new and existing policies as at 1 January 2006.

<b>Family Law – request for information</b>	\$152.00
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### **ARC Corporate, Personal and Allocated Pension**

<b>Fee Name</b>	<b>Corporate</b>	<b>Personal</b>	<b>Allocated Pension</b>
Withdrawal Fee	\$68.50	\$68.50	\$68.50
Administration Fee and Adviser Remuneration (minimum charge per month)	\$10.54	\$10.54	\$10.54
<b>Thresholds for determining the Administration fee payable have increased to:</b>			
First Level	\$158,053 (maximum Administration Fee amount is 1.45% pa)	\$105,369 (maximum Administration Fee amount is 1.45% pa)	\$105,369 (maximum Administration Fee amount is 1.45% pa)
Next Level	\$210,738 (maximum Administration Fee amount is 1.10% pa)	\$158,053 (maximum Administration Fee amount is 1.10% pa)	\$158,053 (maximum Administration Fee amount is 1.10% pa)
Next Account level	\$526,845 (maximum Administration Fee amount is 0.75% pa)	\$263,422 (maximum Administration Fee amount is 0.75% pa)	\$263,422 (maximum Administration Fee amount is 0.75% pa)
Amounts over	\$895,636 (maximum Administration Fee amount is 0.45% pa)	\$526,845 (maximum Administration Fee amount is 0.45% pa)	\$526,845 (maximum Administration Fee amount is 0.45% pa)

### **ARC Corporate**

<b>Fee Name</b>	<b>Fee amount</b>
Member Fee (applies for balances less than \$26,342)	
1-4 Members	\$6.70
5 or more Members	\$5.11

### **FIRST**

<b>Fee Name</b>	<b>Fee amount</b>
Policy Fee per Member	\$5.48

### **Blue Ribbon and Blue Ribbon Plus**

<b>Fee Name</b>	<b>Fee amount</b>
Monthly Policy Fee for paid up polices	\$7.59

### **TOWER Retirement Account Savings Account**

<b>Fee Name</b>	<b>Fee amount</b>
Monthly Account Fee	\$7.59

### Policy Fees

Product	Yearly	Half-Yearly	Quarterly	Monthly	Fortnightly	Weekly
Assurety	\$57.59	\$33.61	\$19.02	\$9.54	\$4.74	2.37
Blue Ribbon	n/a	\$7.59	n/a	\$7.59	\$3.69	\$3.69
Blue Ribbon Plus Blue Ribbon Executive	n/a	\$46.05	\$22.92	\$7.59	\$3.53	\$1.90
Master Assurety	\$57.59	\$28.72	n/a	\$5.75	\$2.84	\$1.27
Individual Passport	\$92.14	\$46.05	\$22.92	\$7.59	\$3.48	\$1.64
Term, Crisis Care, Income Guarantee (policies issued prior to 29/09/1997)	\$57.59	\$34.67	\$17.23	\$7.59	\$3.69	n/a
Term Life, Term Life Plus, Crisis Care, Crisis Care Plus, Income Security, Income Security Classic (policies issued from 29/09/1997)	\$84.40	\$42.20	n/a	\$7.59	\$3.53	n/a
Business Overhead Expenses *	\$84.40	\$42.20	n/a	\$7.59	\$3.53	n/a

### Preferred Choice Corporate and Personal

Fee Name	Corporate	Personal
Management Fee	\$6.11	\$6.11
Exit Charge (on 2 <sup>nd</sup> and subsequent cheques)	\$40.15	n/a

### Master Trust (Ex-Friends)

Fee Name	Yearly	Monthly
Policy Fee per member	\$56.28	\$4.69

### Corporate Passport, Corporate Super and Corporate Passport Plus

Fee Name	Fee amount		
Policy Fees Per Member	1-9 Members	10-19 Members	20+ Members
Yearly	\$90.36	\$73.92	\$61.92
Monthly	\$7.53	\$6.16	\$5.16
Benefit Payment Fee (per cheque)			\$40.20

### SGC Corporate

Fee Name	Fee amount
Weekly policy Fee per Member	\$1.64
Benefit Payment Fee (per cheque)	\$40.20

### Annuities

Fee Name	Fee Amount	
Benefit Payment Fee	Allocated Annuity	Unitised Annuity
	\$5.63	\$3.90

**Ex-Friends Term, Critical Illness, Universal Life, Universal Plus, Lifestyle Investment and Protection Plan, and Flexible Wealth Plan Policy Fees**

<b>Month/Year of commencement</b>	<b>Term and Critical Illness</b>	<b>Universal Life, Universal Plus, Lifestyle Investment and Protection Plan, and Flexible Wealth Plan</b>
Up to and incl. Jan 1978	\$76.50	-
Feb 1978 to Jan 1979	\$68.40	\$69.70
Feb 1979 to Jan 1980	\$64.00	\$65.25
Feb 1980 to Jan 1981	\$62.00	\$63.20
Feb 1981 to Jan 1982	\$67.90	\$68.50
Feb 1982 to Jan 1983	\$75.90	\$75.80
Feb 1983 to Jan 1984	\$77.40	\$77.35
Feb 1984 to Jan 1985	\$82.40	\$81.60
Feb 1985 to Jan 1986	\$79.20	\$78.35
Feb 1986 to Jan 1987	\$74.40	\$73.55
Feb 1987 to Jan 1988	\$87.20	\$87.20
Feb 1988 to Jan 1989	\$84.70	\$84.70
Feb 1989 to Jan 1990	\$76.40	\$76.40
Feb 1990 to Jan 1991	\$71.70	\$71.75
Feb 1991 to Jan 1992	\$69.10	\$69.10
Feb 1992 to Jan 1993	\$66.50	\$66.45
Feb 1993 to Jan 1994	\$66.50	\$66.45
On or after Feb 1994	\$66.50	\$66.45

***Should you have any queries regarding this Newsflash, please contact your Service Team Consultant or your Relationship Manager.***