Other fees and charges

Adviser fees

For the InvestmentWrap account, you and your client may agree on an initial establishment fee, an ongoing advice fee per annum and a managed fund application fee. You may also agree on an upfront deposit fee of up to 5% on each deposit into the Cash Account for InvestmentWrap. For SuperWrap Personal Super Plan and Allocated Pension Plan, you and your client may agree on an initial contribution fee* of up to 5% on the initial contribution and an ongoing advice fee as agreed between you and your client. These fees can be either dollar or percentage based.

Managed fund fees

For Portfolio Administrator/AssetLink, if your client holds a managed fund, they will pay the fees and expenses charged by the manager of that fund in addition to the Portfolio Administrator/AssetLink fees and charges. Managed fund fees are either reflected in the unit price (a buy/sell spread) or an ongoing management fee. For further details, refer to the managed fund's offer document. You and your client may also agree on a managed fund transaction fee. This fee must be disclosed on the Managed Fund Transaction form. For Portfolio Administrator Essentials refer to the fee table for Investment costs ranges.

Cheque and deposit book facility fees (InvestmentWrap only)

Cheque and deposit facility fees and taxes are currently as follows. These amounts will be debited directly to your Cash Account.

A book containing 20 cheques/10 deposit slips	**$5**
A cheque drawn for less than $400	**$10**
Request to stop or alter a transaction	**$20**
Request for a cheque to be traced	**$20**
Special clearance (at time of investment only)	**$15**
Dishonoured cheque: invested	**$35 per cheque**
Dishonoured cheque: written by you	**$35 per cheque**

Other fees

There is a Telstra charge of $0.50 per minute for using the Voice Response Service. This will be billed to your client's telephone account. Statutory fees and other fees and charges (including bank fees, stamp duty, cheque dishonours, fail fees and penalty interest) are charged at cost.

Fees that apply only to AssetLink and Portfolio Administrator

Brokerage
If your client trades in listed securities, the broker may charge brokerage. This will vary according to your arrangement with the broker. If you trade with the online broker, brokerage is charged at 0.10% of the value of the trade or $39, whichever is higher.

Issuer fee for SuperWrap Personal Super Plan and Allocated Pension Plan*
An ongoing issuer fee of 0.082% pa of the average of an account's opening and closing balance for the month will be deducted from the Cash Account at the beginning of each month for the month prior or on withdrawal.

Accounts set up with Preferred Portfolios*
If you set up your client's account to be monitored and rebalanced in line with a Preferred Portfolio, they will be charged an additional administration fee of $250 pa for AssetLink and $242.50 for Portfolio Administrator for the service. This fee will be deducted monthly from the Cash Account. Please note for these accounts transaction fees will be waived for any managed fund transactions processed using the Preferred Portfolio functionality.

However, if your client switches out of a Preferred Portfolio within 12 months of requesting the feature to be applied to their portfolio, the full annual fee for the current year will be payable.

If any of the above fees vary, your client will be given 30 days written notice.

Contact the DKN Business Development team on 03 9667 0700.

SUMMARY OF FEES AND CHARGES

AssetLink
Portfolio Administrator
Portfolio Administrator Essentials

DKN Financial Group Limited
ABN 74 008 112 150

Date issued—July 2009

DKN Financial Group

Portfolio Administrator (per portfolio)

All fees are GST inclusive, net of RITC^	InvestmentWrap	SuperWrap Personal Super & Allocated Pension
Client account fee	$110 pa	$110 pa
Portfolio account keeping fees (excluding Cash Account balance) $0—$100,000 $100,001—$250,000 $250,001—$500,000 $500,001—$750,000 $750,001—$1m $1,000,001—$2m Balance over $2m	 0.50% pa 0.45% pa 0.33% pa 0.23% pa 0.23% pa 0.10% pa Nil	 0.58% pa 0.50% pa 0.33% pa 0.23% pa 0.23% pa 0.10% pa Nil
Minimum portfolio account keeping fee per account	$300 pa	$300 pa
Transaction fee (buy or sell)	$30.50	$30.50
Preferred portfolio fee	$242.50 pa	$242.50 pa
Custodial holding option fee	$300 pa	n/a
Issuer fee	n/a	0.082%

Portfolio Administrator Essentials (fees bundled into investment costs*)

Retail managed fund—investment strategies	Indicative investment fee ranges
Diversified (growth, balanced, conservative)	1.79 — 2.15
Australian shares	1.40 — 2.15
International shares	1.45 — 2.77
Property	1.60 - 2.20
Fixed Interest	1.64 — 2.35

AssetLink (per investment holding)

All fees are GST inclusive, net of RITC^	InvestmentWrap	SuperWrap Personal Super & Allocated Pension
Client account fee	$95 pa	$95 pa
Investment holding fees (excluding Cash Account balance) $0—$50,000 $50,001—$200,000 Balance over $200,000	 0.45% pa 0.15% pa Nil	 0.55% pa 0.15% pa Nil
Minimum investment holding fee per holding	$100 pa	$120 pa
Transaction fee (buy or sell)	$30.00	$30.00
Preferred portfolio fee	$250 pa	$250 pa
Custodial holding option fee	$300 pa	n/a
Issuer fee	n/a	0.082%

Fee schedules as at July 2009

If you have any questions about the fees and charges for these services, please contact your DKN Business Development Manager. The fees quoted here are current as at July 2009 and are subject to change. If any of the fees change, your client will be given 30 days written notice.

This information is issued by DKN Financial Group Limited ABN 74 008112 150.

For detailed information on all fees charged by the services this information should be read in conjunction with the:

- AssetLink, Portfolio Administrator and Portfolio Administrator Essentials Investor Brochure dated 1 May 2005.
- AssetLink, Portfolio Administrator and Portfolio Administrator SuperWrap Product Disclosure Statement dated 1 July 2007.
- AssetLink Investment and SuperWrap fee reduction insert dated 1 June 2005.

^ Reduced Input Tax Credits
* The investment fees include client account keeping fee, transaction fee and 0.60% adviser trail commission. Investment fee ranges are current as at July 2009.