

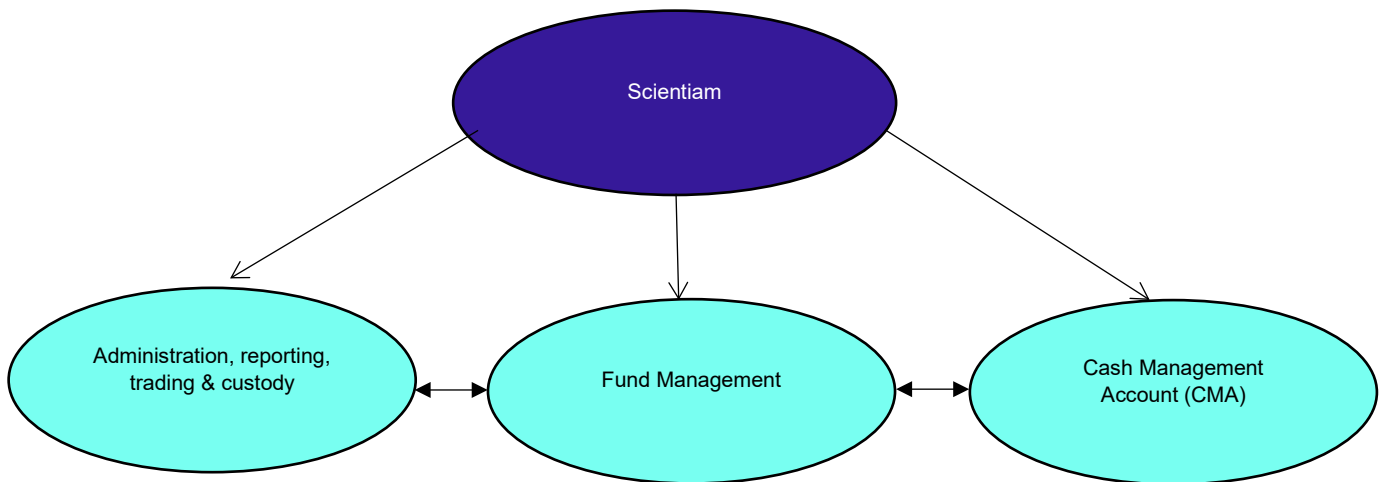
Scientiam Fee Summary

Scientiam Subscription Fee

Scientiam charges a fixed subscription fee of \$9.99 per month, per account.

This fee is charged via your chosen payment method upon application of an investment or superannuation account.

Scientiam is not a product provider and simply delivers coordination of third-party product providers to offer a low-cost investment solution.



Other Fees

In addition to the Scientiam subscription fee, you will also be charged reporting system, transaction, and fund management fees.

These fees vary depending on the type of account and model portfolio selection. Scientiam does not receive any reporting system, transaction, or fund management fees.

Reporting System (WealthO2) Fees – Investment Account

For an investment account, including personal, joint and SMSF accounts, the reporting system fee is as per the table below:

Portfolio Value	Fee (% per annum) inc. GST
\$0 - \$1m	0.165% for each \$1
\$1m - \$1.5m	\$1,650 plus 0.11% for each \$1 over \$1m
Over \$1.5m	\$2,200 (inc. 0.165% up to \$1m and 0.11% for \$1m - \$1.5m)

This fee is applicable to each account and debited directly via the linked Cash Management Account.

Reporting System (Super Simplifier) Fees – Superannuation Account

For a superannuation account, including accumulation (super) and pension, the reporting system fee

Portfolio Value	Fee (% per annum) inc. GST
First \$500,000	0.352% for each \$1
Over \$500,000	Nil

This fee is applicable to each account and debited directly via the linked Cash Management Account.

Transaction Fees (uXchange) – Managed Funds

Brokerage applies at a rate of 0.11%, with a minimum of \$11 and maximum of \$50 per trade.

A minimum relationship fee of \$110 per annum applies. Any brokerage incurred throughout the year contributes towards the minimum relationship fee.

Fund Management Fees

The fund manager fee is built into the unit price of your investments, and you are not directly charged for it. The table below outlines the fund management fee as a percentage of the overall portfolio:

Model	Fee (% per annum) inc. GST
Conservative	0.366%
Moderate Conservative	0.393%
Balanced	0.389%
Moderate Growth	0.404%
Moderate Growth Sustainability	0.403%
Growth	0.403%
High Growth	0.416%

The Scientiam Financial Services Guide (FSG) can be found at:

[Scientiam FSG](#)

Product Disclosure Statements for third party providers can be found at the following links:

[WealthO2s uXchange PDS](#)

[Super Simplifier PDS](#)

[Dimensional Fund Advisors PDS](#)