



Wealthfolio Fees and Services

Your Finance Journey, Backed by Real Commitment

How we work at Wealthfolio

Your success is our priority. At Wealthfolio, we believe in making finance advice accessible and valuable, without adding upfront costs. That's why we don't charge any fees¹ to you directly – we're only paid by the lender once your loan reaches settlement. This means that until that point, all the support, time, and expert advice we provide is completed at no cost to you.

What You Can Expect From Us

We're proud to help you explore your options – whether you're buying a new home, refinancing, or considering your next move. In the early stages we will:

- Help clarify your goals and priorities (**Initial Discovery Call**)
- Review scenarios and assess borrowing capacity (**High-Level Assessment**)
- Offer strategic guidance based on your situation

No matter where you're starting from, we'll meet you there and help you move forward with confidence.

What You're Ready to Proceed

If you choose to move forward, we begin a comprehensive **Full Assessment & Recommendation**, including:

- ✓ Analysis and modelling across multiple lenders
- ✓ Market research & valuations
- ✓ Credit and serviceability assessments
- ✓ Interest rate proposals and comparisons
- ✓ Application prep, compliance & submission
- ✓ Hours of expert work behind the scenes

This is where our expertise shines and where we ask for your commitment to the process.

Respecting the Process

We love what we do, and we're dedicated to helping every client succeed. But because of the extensive time and effort our team invests, we simply ask for one thing: **Please only proceed to the Full Assessment stage when you're ready to move forward.** This helps us focus on providing the highest level of support to those ready to take the next step.

Thank You

We're excited to help you on your journey and grateful for the trust you place in us. Let's work together to make your goals happen.

The Wealthfolio Team

¹In some cases, such as when the lender does not pay a commission or for certain loan types like commercial or private funding, we may need to charge a fee for our service. You will always be informed of any fees before proceeding.