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Financial Services Guide

Part One

This document is part one of a Financial Services Guide ('FSG') and should be read in conjunction with part two – "Authorised Representative Profile and Guide to Fees and Charges". Together these two documents form the full FSG.

This FSG is an important document intended to inform you of certain basic matters so you can make an informed decision as to whether to proceed with our financial planning services. The matters covered in this FSG include:

- Who Sentry Financial Planning ('SFP') are and how we can be contacted;
- The services SFP can provide to you;
- How SFP and any other relevant parties are paid;
- Any conflict of interest SFP may have; and
- SFP's internal and external dispute resolution procedures and how you can access them.

You have the right to ask about charges, the type of advice SFP's Authorised Representative will give you, and what you can do if you have a complaint about our services.

Your Authorised Representative may provide you with a Statement of Advice ('SoA') when you are given any advice which takes into account your objectives, financial situation and needs. In the event you are provided with a recommendation to acquire a particular financial product, or offer to issue or arrange the issue of a financial product, you will also be provided with a Product Disclosure Statement ('PDS'). The PDS will contain information about the particular product that will enable you to make an informed decision in relation to the acquisition of that product.

If you have been referred to SFP, the person that referred you may receive a fee or a percentage of the commission for the referral. If a referral fee is payable, you will receive more detailed information in your SoA, should you choose to proceed.

SFP's Commitment to You

SFP recognises that you need to be treated as an individual with specific needs. We will do our utmost to be sensitive and welcoming while giving you honest, appropriate and professional advice. If you feel that we can serve you better, please let us know.

1. Before You Get Our Advice

An Authorised Representative of Sentry Financial Planning Pty Ltd [ABN 74 099 029 526] Australian Financial Services Licence No 247105, will be providing the financial services to you.

Who will be providing the financial services to you?

Prior to receiving any advice, your adviser is required to provide you with **part two of this FSG** which is their Profile and our Guide to Fees and Charges. This profile will identify:

- Your adviser
- The financial services they are authorised to provide;
- How financial advice is documented;
- What kinds of financial products those services relate to;
- How you will pay for the services; and
- Any associations or incentives which may impact the services you receive.

Who does your adviser act for when they provide financial services to you?

Your adviser will provide financial planning services as either an Authorised Representative or a Sub-Authorised Representative of a Corporate Authorised Representative, on behalf of SFP. While your adviser has the flexibility in the services they provide to you, SFP remains responsible for the advice provided to you.

2. When You Receive Our Advice

Will you be provided with advice that is suitable to your needs and financial circumstances?	Yes, but to do so your adviser needs to find out your individual objectives, personal and financial situation and needs before they recommend any financial product or service to you. You have the right not to divulge this information if you do not wish to do so. However you should understand that the advice provided to you may not be suitable for your circumstances.
What will you receive when provided with a financial service?	Your adviser will provide you with a recommendation which is appropriate to meet your needs and objectives. To achieve this your adviser will: <ul style="list-style-type: none">• Work with you to understand your needs and objectives and personal circumstances;• Explain and agree with you the scope of advice being provided and importantly what is not being provided;• Provide you with an SoA which documents their recommendations to you, the basis on which the advice is being given, information about fees and commissions, and any associations that may have influenced the provision of the advice; and• Provide you with a PDS containing information about each product recommendation to help you make an informed decision about whether to acquire that product.
What should you know about any risks of financial products or strategies recommended to you?	Your adviser will explain to you any significant risks of financial products and strategies recommended to you. If they do not, you should ask them to explain those risks to you.
How can you give us instructions?	You may tell us how you would like to give us instructions. This can be done by telephone, fax or email. There may be occasions when you are provided with advice that is time bound. In these critical situations your adviser will provide all information that would normally appear in a SoA verbally, provide you with the relevant PDS/disclosure documents and provide you with a SoA within five business days.
In some circumstances you may not receive a SoA.	Your financial adviser may meet with you on a number of occasions to discuss possible investment options and strategies before finalising their recommendations. All recommendations will be explained to you and documented in a SoA. You should not act on advice provided to you until you have received the SoA and had enough time to consider and understand the recommendation. In the following cases you may <u>not</u> receive an SoA: <ul style="list-style-type: none">• General Advice - such as advice provided in seminars and through newsletters that do not consider your personal circumstances.• Further Advice - Recommendations may not be provided to you in writing, in cases where your personal circumstances have not significantly changed and the further advice is related to advice previously provided in a SoA. Further advice will be recorded by your adviser in a Record of Advice ('RoA'). You may request a copy of that RoA at any time for up to 7 years from the date your adviser provided the advice to you.

3. Fees Commissions & Incentives

The following information is a guide about the cost of receiving and implementing the advice you are provided. It also includes how your adviser is paid and what incentives they may receive.

More details on these areas are also noted in Part 2 of the FSG and when you receive a SoA. You may also request this information from your adviser at any time.

What fees/commissions are charged for initial advice?	A fee/commission may be charged by your adviser for the initial advice they provide and for the preparation of a SoA. The amount you may be charged will be based on the scope and complexity of advice that is being provided to you, the value of the funds you elect to invest and/or the insurance premiums you pay. This fee is arranged before your adviser commences work. Payment terms are agreed upon at this time. An implementation fee/commission may also be charged by your adviser where you agree to implement the advice that has been provided to you. This will be based on the value of the funds you invest and will be documented in the SoA.
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What fees/commissions are charged for subsequent services?

Your adviser can provide ongoing administration and advice services to ensure the strategy and products they recommend continue to meet your needs and circumstances. If you elect to receive ongoing services, you will be charged a fee/commission based on the scope and complexity of services and the value of your account balance or insurance premiums. The amount of the fee/commission will be agreed and documented in the SoA. The fee/commission may be deducted from your account each month or payable directly to SFP. The fee/commission may continue to be payable until you notify your adviser that you no longer wish to receive ongoing services.

Additional contributions you make to your account may incur a further fee that will be charged to your account. The amount of that fee will be based on the value of the funds you invest and will be agreed with you and disclosed in the SoA.

Do SFP and my adviser receive other benefits and incentives from product providers?

Yes, SFP has relationships with a number of Australia's leading life risk and wealth management product providers.

Do Sentry and my financial adviser receive other benefits and incentives from product providers?

These companies provide sponsorships, volume payments or marketing payments. These are not an extra cost to you and if they are applicable to the advice given to you they are disclosed precisely in your SoA.

SFP is entitled to receive volume rebates from product providers of total amounts invested in their products or platforms. SFP has arrangements with the following product providers:

- AXA (Generations, Summit & IPAC);
- Beacon Investment Management;
- BT Wrap & BT Wrap Essentials;
- Colonial First State – FirstChoice investments, Margin lending, Personal Super & Pension, and Colonial First Wrap and First Wrap Plus;
- Compass;
- IOOF (formerly Australian Skandia);
- Macquarie Wrap;
- Navigator – Platform Investments, Margin Lending & ProtectionFirst Insurance; and
- TOWER

These amounts are paid to SFP by the product provider from the amounts it is entitled to receive, and **is not an extra charge to you** if you elect to use in these products.

Sentry Group Pty Ltd is the parent company of SFP;
ING Australia Ltd (a subsidiary of ANZ) is a minority shareholder in Sentry Group Pty Ltd

SFP Adviser Profit Share

Depending on advisers achieving certain compliance and financial benchmarks, SFP may share up to 25% of retained revenue* with its Authorised Representatives/Corporate Authorised representatives. **Any benefit paid in this way by SFP to its representatives is at NO additional cost to you.**

** Retained revenue may consist of the "Other Remuneration Received by SFP", as outlined above in the FSG Part 1, the amount retained by SFP for all remuneration upon implementation of the products and services provided by your adviser as defined in the FSG Part 2 and your SoA when you receive advice, and any other revenue, fees or charges paid by your adviser to SFP for services provided from time to time.*

Further Information

Different providers pay differing amounts of trail commission and this could be considered to have an influence on the advice provided.

SFP and product providers may offer incentives from time to time.

SFP's Authorised Representatives and the directors and employees of SFP may be entitled to conference trips offered by product providers.

Referral Arrangements

Authorised Representatives may pay or receive remuneration from third parties for referring clients.

Referral remuneration may be a flat fee or a percentage of any commissions or fees you pay to your Authorised Representative for financial planning services which is paid to the referral source.

Your Authorised Representative may also receive remuneration from a referral party such as a percentage of any commissions or fees the referring party receives from you for their services.

If a referral fee is to be paid or received details will be included in your SoA.

4. Privacy Policy

Your adviser maintains a record of your personal information and any recommendations made to you. If you do not want to disclose your personal details you have the right not to do so.

If you wish to examine your file, you should make the request to the Chief Risk Officer at the above address. In some cases you may be charged for the reasonable costs of providing the information you have requested.

SFP's Privacy Policy explains in detail SFP's policies on the management of your personal information. You can request a copy of this policy from your adviser at any time.

4a. Who else will have access to my personal information?

Your financial adviser and SFP may disclose your personal information (as necessary):

- Where the law requires us to do so
 - If you consent
 - On a confidential basis to industry bodies, product providers, agents, contractors or third party service providers that provide financial, administrative or other services for the purposes of your investments.
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4b. Where can I access more information about the Privacy Act with respect to my investments?

SFP's privacy policy explains in detail SFP's policies on the management of your personal information. You can request a copy of this policy from your financial adviser at any time.

5. If You Have Any Complaint

If you have a complaint about any of the services provided to you, you should take the following steps:

1. Contact the Chief Risk Officer

T:  08 9325 4999
F:  08 9325 4499
P:  PO Box 6874
East Perth WA 6892

It is preferable that your complaint be made in writing so that we fully understand the issues or your concerns. SFP will try and resolve your complaint quickly and fairly, and provide an initial response within 21 days of receipt, with a final response within 45 days of receipt.

Who do you contact if you have a complaint about the provision of the financial services to you?

2. If you do not receive a satisfactory outcome or more than 45 days has elapsed, you can contact the Financial Ombudsman Service ('FOS'). FOS is an external disputes resolution scheme, their contact details are:

T:  1300 78 08 08
F:  (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au
Mail: GPO Box 3,
Melbourne VIC 3001

SFP is a member of FOS and their service is provided free of charge to the consumer.

The Australian Securities & Investments Commission ('ASIC') has a free call Info Line 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Compensation Arrangements

SFP has professional indemnity insurance in place in respect of the financial advice provided to clients by its Authorised Representatives.

SFP's professional indemnity insurance covers the advice provided by Authorised Representatives during the period of their authorisation, even if they cease to be authorised by us.

It is important that you recognise the limitations of this insurance. Professional Indemnity Insurance is not designed to protect consumers directly and is not a guarantee that compensation will be paid.

Professional Indemnity Insurance is not intended to cover consumer losses in the following circumstances:

- Product failure or general investment losses
 - All possible consumer losses relating to financial services
 - Claims for loss solely as a result of the failure (e.g. through insolvency) of a product issuer
 - A return on a financial product that has not met expectations.
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