



Financial Services Guide

This Financial Services Guide Version 4: 1st November 2008 is issued with the authority of Sentry Financial Services Pty Ltd ABN 30 113 531 034 Australian Financial Services Licence No.286786 (Sentry)

This Financial Services Guide (FSG) is designed to assist you in determining whether to use any of the services offered by Sentry or its Authorised Representatives.

This Financial Services Guide (FSG) contains information about:

- Sentry, who as the Licensee, is responsible for the financial service
- Your financial adviser
- The financial planning services and products your financial adviser can provide
- How Sentry, your financial adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint

Authorised Representative Profile

This FSG must be read in conjunction with the Authorised Representative Profile (ARP) as it forms part of this FSG. It provides detailed information about your financial adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Please retain both the FSG and the ARP for your reference and any future dealings with Sentry.

What other documents might you receive

You might receive the following documents to help you make an informed decision on any financial strategy or recommend financial product.

Statement of Advice (SOA)

All personal advice provided to you will be outlined in an SOA. The SOA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations.

The SOA is used for initial advice and any subsequent advice may be provided in the form of a record of advice, a statement of additional advice or another form of documentation.

Where further advice is provided that involves a significant change you will be provided with a Statement of Additional Advice (SOAA). Where further advice is provided that does not involve a significant change your adviser will make a record of the advice (ROA). There are no limitations in relation to time or how you make your requests for a copy of the RoA.

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Who is Sentry

Sentry Financial Services Pty Ltd ABN 30 113 531 034 (Sentry) holds an Australian Financial Services Licence No.286786 (AFSL) issued by the Australian Securities and Investment Commission.

Sentry conducts business through a network of financial advisers who are appointed as Authorised Representatives under Sentry's AFSL.

Where Sentry has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by Sentry.

Who is your Financial Adviser

Your financial adviser will be the authorised representative listed in the Authorised Representative profile section of this FSG.

What kinds of financial services and products are available

Sentry's financial advisers can offer a range of insurance, investment, superannuation and retirement strategies and products.

Sentry maintains an Approved Products List (APL) containing financial products that have been researched by one or more external Research houses. A copy of the APL can be supplied to you upon request.

Sentry's Financial Advisers act for you and not for any life insurance company, fund manager or bank.

What advice is available to you

Sentry can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investment
- Superannuation
- Pre Retirement
- Retirement
- Self managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Business succession
- Finance and gearing

What initial services are provided

- Identification of your financial goals and objectives
- Collection and analysis of your existing personal and financial situation
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives
- Presentation of a written recommendation, referred to as a Statement of Advice
- Implementation of your strategy

What ongoing services are provided

- Revision of your personal and financial situation at suitable agreed intervals
- Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change
- Implementation of any recommendations made as part of our ongoing service to you

You and your financial adviser may agree in writing on a more extensive ongoing service.

How will you pay for the services provided and what do they cost

All fees are payable to Sentry Financial Services Pty Ltd.

Sentry and your financial adviser can be paid by fees or commissions, or a combination, for both the initial and ongoing service.

Your financial adviser will discuss and agree both the rate and method of payment with you before any financial services are provided.

Where you receive personal advice, your SOA will detail all remuneration and other benefits associated with the advice.

Fees

Fees may be either a fixed rate fee or based on an hourly rate or a combination of both, and will reflect the complexity of your personal situation and the time and effort in our work for you.

Commissions

Sentry may be paid initial commissions by product issuers in association with the placement of the recommended products.

Ongoing commissions may be paid for as long as you hold the product.

Commissions may vary depending on the circumstances, however, may be up to 5% initial and 1% ongoing of the amount for investment products, up to 10% initial of the amount for MIS (agribusiness) products, and up to 125% initial and 40% ongoing of the premium for life insurance products.

For example, for an investment of \$10,000 in a product whose product issuer pays 5%, Sentry will receive an initial amount of \$500.

Referral Fees

If a third party referred you to us, we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your SOA.

All Fees and Commissions are subject to GST.

How are Sentry and their financial advisers paid

All fees and commissions disclosed in the SOA are payable to Sentry. Sentry will retain a portion and forward the balance to your financial adviser. Your financial adviser may also pay Sentry a fixed monthly service fee of up to \$500 which will be offset against their entitlement to fees and commissions.

What other benefits may product providers give to Sentry or your financial adviser

Some product providers may give Sentry or your financial adviser non commission benefits such as entertainment or sponsorship. Both Sentry and your financial adviser maintain a Register in line with industry standards to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

Does Sentry have any relationships or associations with financial product issuers

Your financial adviser can provide advice on products from a wide range of product providers, including ING Australia Limited, which is associated through minority equity in Sentry's parent company.

What information should you provide to receive personal advice

Your financial adviser will complete a Client Questionnaire with you which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information.

The information obtained will be assessed by your financial adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and SOA carefully before making any decision relating to a financial strategy or product.

How can you give instructions to your financial adviser about your financial products

You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by telephone, fax e-mail or other.

What information is maintained in your file and can you examine the client file and who may access it

Your financial adviser will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file please ask your financial adviser and they will make arrangements for you to do so.

Sentry and your financial adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your financial adviser if you wish to obtain a copy of our privacy policy "Your Rights to Privacy".

Compensation arrangements

Sentry Financial Services Pty Ltd hold Professional Indemnity (PI) Insurance cover with Vero for the activities covered under the AFS Licence. The limit of the indemnity is \$15 million for any one claim and \$30 million in the aggregate for all claims arising out of the AFS licence activities. Sentry believes that the Professional Indemnity cover satisfies the requirements for compensation arrangements under s. 912B of the Corporations Act 2001.

What should you do if you have a complaint

If you have any complaints about the services provided, please take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 3 working days, please contact the Sentry Compliance Manager by telephone or in writing. Sentry will try to resolve your complaint quickly and fairly.
- If you do not get a satisfactory outcome, you have the right to take your complaint to the Financial Ombudsman Service, PO Box 579, Collins Street West, Melbourne Vic 8007, telephone toll free 1300 780 808. Sentry is a member of this Service.

FSG Issued by:

Sentry Financial Services Pty Ltd
ABN 30 113 531 034 AFS Licence 286786

2 Brook St East Perth WA 6004
PO Box 6874 East Perth WA 6892

Tel 08 9325 4999 Fax 08 9325 4499



AUTHORISED REPRESENTATIVE PROFILE

Sentry Financial Services Pty Ltd
ABN 30 113 531 034
AFS Licence 286786

Your Financial Adviser

Matthew Hern

Authorised Representative Number 238821

and

Empowered Wealth Pty Ltd

Corporate Authorised Representative Number 293763

FINDRE

PO Box 80

VICTORIA WA 6979

Ph: 1300 669 101

Fax: (08) 9463 7848

is authorised to provide financial product advice and deal in financial products as a representative of Sentry in the areas of:

Deposit and Payment Products
Government Debentures, Stocks and Bonds
Life Risk and Investment Life Insurance
Interests in Managed Investment Schemes Incl. IDPS
Retirement Savings Accounts
Securities
Superannuation

Benefits my adviser receives from Referral Sources

Where a third party has referred you to your adviser, the referrer may receive a percentage of the remuneration received by your adviser for the referral. Sentry has approved the following referral arrangements between your adviser and the referrer. Specific details of referral fees paid to the referrer will be identified in your Statement of Advice.

Referral Source

There are no authorised referral arrangements



Fees Commissions and Other Benefits

Your adviser **Matthew Hern** is an employee of **FINDRE (Empowered Wealth Pty Ltd trading as)**

At FINDRE we specialize in helping you to achieve your short and long term lifestyle goals through wise management of your money, consistent with your values. We do this by providing comprehensive, strategic financial advice and by partnering with you for the long term.

Fee Based Philosophy

At FINDRE we operate on a fixed fee for service basis. This means we agree the fee with you before performing any work on your behalf. Fees are tailored to your scope of work based on your goals and circumstances. Please consider the fees listed below as an indication only.

As part of our approach we rebate product commissions to you. Practically this is facilitated in a number of ways with our preference being a direct rebate within the product thereby reducing the product cost. Where the product does not allow a direct rebate we offset the commission from any quoted fees or refund it (annually in arrears). All commissions and fees will be fully disclosed to you whenever a product is recommended.

Revenue Split

Under contract with Sentry **FINDRE (Empowered Wealth Pty trading as)** will receive up to 91% of the below Initial and Ongoing Fees or Commissions. From this amount **FINDRE** is required to meet all business operating costs whilst acting as a Corporate Authorised Representative of Sentry.

Matthew Hern, as an employee of **FINDRE** is paid a salary for his role in providing you the advice and related services described below and in his capacity as Director may also receive dividends and director fees from **FINDRE**.

Fees and Charges

The following fees may be charged to you for the provision of financial advice by your adviser Matthew Hern as an employee of FINDRE (Empowered Wealth Pty Ltd trading as).

Initial consultation fee:	From \$330 per hour
Plan preparation fees:	Depending on complexity from \$500 to \$10,000
Implementation fees:	Depending on complexity from \$275 to \$3,300

Plan preparation and implementation fees are often bundled into a single fixed fee.

Ongoing Fee for Service

A contracted Ongoing Service Agreement will be completed prior to any fee being paid or ongoing service being provided. Ongoing service is provided around service packages which range from \$3,000 to \$10,000 per year. You may elect not to receive any ongoing service and thereby not pay any ongoing fee.

Commissions Investment recommendations

Initial commissions:	Nil
Ongoing commissions:	Nil if fee based service selected. Otherwise up to 0.6% of the account balance.

Commissions Insurance recommendations

Initial commissions:	Nil
Ongoing commissions:	Nil if fee based service selected. Otherwise up to 15% of the ongoing premium.

Insurance commissions are calculated on the annual premium less stamp duty, policy fee and GST.

By rebating insurance commission to you at the time of application your insurance premiums will reduce between 20% to 31% per year.