



Financial Services Guide

This Financial Services Guide Version 6: 1st September 2010 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 SoA 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.

Marketing Allowances

Administration Platforms & Investments

Sentry may receive benefits in the form of ongoing additional remuneration of up to 0.22% from certain Platform and Fund Managers. For example, if you invested \$10,000, up to \$22 per annum may be paid to Sentry. In limited circumstances your financial adviser may receive up to 50% of this benefit i.e. \$11.

Insurance Products

In certain restrictive circumstances, Sentry may receive benefits in the form of an additional fee (of up to 7.5%). For example, if you paid \$1,000 of premium up to \$75 in the first year may be paid to Sentry. In limited circumstances authorised representatives may receive up to 50% of this benefit i.e. \$37.50.

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 up to 9% and forward the balance to your financial adviser. For example, if Sentry receives \$100, Sentry will retain up to \$9 and pay up to \$91 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 (a subsidiary of ANZ), 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, GPO Box 3, Melbourne Vic 3001, 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







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Financial Services Guide (FSG) Part Two

This document is issued by Sentry Financial Services Pty. Ltd. ABN 30 113 531 034 AFSL No. 286786. This document is part two of a Financial Services Guide and should be read in conjunction with part one. Sentry Financial Services Pty. Ltd has given permission to Gainmist Pty Ltd to provide you with this FSG.

Financial Advice is provided by:

Corporate Authorised Representative Name	Gainmist Pty Ltd	
Trading Name	Premium Class Rewards Trust	
Australian Business Number	44 754 150 971	
Corporate Authorised Representative ASIC Number	290105	
Authorised Representative Name	Ian Baker	
Authorised Representative ASIC Number	237726	
Business Address		Level 2, 68-70 Dorcas Street South Melbourne VIC 3205
Postal Address		Level 2, 68-70 Dorcas Street South Melbourne VIC 3205
Telephone		(03) 9699 8998
Fax		(03) 9696 3368
Email		ian@tbwgroup.com.au
Web Page		www.tbwgroup.com.au

Gainmist Pty Ltd trading as **Gainmist** is an Authorised Representative of Sentry Financial Services Pty. Ltd. ABN 30 113 531 034 AFSL 286786. **Ian Baker** is a Sub Authorised Representative of **Gainmist Pty Ltd**.

Ian Baker is authorised to deal and advise in the following products:

• Government Debentures, Stocks and Bonds	• Deposit Products
• Life Insurance (Risk and Investment Products)	• Managed Investments Schemes
• Retirement Savings Accounts and Superannuation	• Securities
• Self Managed Superannuation Funds	• Margin Lending

Ian Baker is **not** authorised to provide you with advice in relation to:

• Derivatives	• Managed Discretionary Accounts
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Remuneration



Sentry Financial Services Pty. Ltd. receives all Upfront and Ongoing remuneration paid upon implementation of the products and services provided by **Ian Baker**.

Under contract Sentry Financial Services then pays **Gainmist Pty Ltd** 91% of all commissions and fees received. From this **Gainmist Pty Ltd** pays **Ian Baker** a salary and bonuses if certain targets are achieved and funds the costs associated with operating their business.

Below is a guide as to how fees and commissions may be charged. **Ian Baker** will provide you with a Statement of Advice, which will outline their fees and commissions. All fees, and commissions will be discussed and agreed with you prior to commencing any work.

You will be provided with an initial meeting for which there is no charge, further meetings and the preparation and implementation of Financial Advice will be charged by either one or a combination of two methods.

1. **Fee For Service:** We may charge an hourly rate for the services we provide up to \$350 per hour plus GST, we may also charge you flat fee for the preparation of a Statement of Advice up to \$5,000 plus GST You will be invoiced directly for these fees and may elect to pay Sentry Financial Services Pty. Ltd. directly or for these fees to be deducted from your investments.

Some product providers pay a commission when business is lodged with them, where possible we may agree to one of the following 1. Refuse to receive these commissions 2. Rebate these commissions to your account 3. Use these commissions to offset some of your agreed plan fee or 4. Receive these commissions in place of a plan fee.

2. **Commissions:** Financial product providers may pay a commission directly to Sentry Financial Services Pty. Ltd. Commission payments may be 1. Upfront, these are generally a once of payment made when new business is placed or additional contributions are made to a financial product. 2. Ongoing, these commissions are paid on an ongoing basis whilst you hold the product. Below is a guide to how commissions are paid.

Commissions Investment recommendations

Initial commissions: Up to 5% of the initial investment (exc. GST)

Ongoing commissions: Up to 2% of the account balance (exc. GST)

Commission's Insurance recommendations

Initial commissions: Up to 130% of the initial annual premium (less policy fees, stamp duty and GST)

Ongoing commissions Up to 30% of the ongoing annual premium (less policy fees, stamp duty and GST)
