



SENTRY FINANCIAL PLANNING

Financial Services Guide

part one

Introduction

This Financial Services Guide (FSG) is issued with the authority of Sentry Financial Planning Pty Ltd ABN 74 099 029 526 Australian Financial Services Licence (AFSL) No. 247105 (Sentry).

This FSG contains information about:

- Sentry, who as the Licensee, is responsible for the financial services;
- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How Sentry, your 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 Part Two as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Please retain both Part One and Part Two 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 recommended financial product.

Statement of Advice (SOA)

All personal advice provided to you will be outlined in an SOA, Record of Advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain the commissions and information on relevant associations.

Where further advice is provided that does not involve a significant change your Adviser will provide an ROA. Where there is a significant change you will be provided with an SoA.

Product Disclosure Statement (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is Sentry?

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 Adviser?

Your Adviser will be the authorised representative listed in Part Two of this FSG.

What kinds of financial services, products and advice are 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
- Margin lending
- Self managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Business succession
- Finance and gearing

Sentry's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide.

Sentry supports your Adviser by providing financial product research. This helps your Adviser select products that will help you reach your financial goals.

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

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

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided, and will confirm any ongoing fees payable and the related services with you, each year.

Fee for Service

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

Commission

Commissions may be paid from a product provider to Sentry and are at no additional cost to you. Initial commission may be paid at the time you obtain the product with ongoing commissions paid during the life of the product. From 1st July 2013 product providers may pay Sentry initial commission and ongoing commission only in respect of some life insurance products. Sentry may continue to receive ongoing commissions on any investment product that was in existence at 30 June 2013; however there is no commission payable on new investment products from 1 July 2013.

Referrals

If you are referred to a third party provider, the provider may pay your Adviser a referral payment. Likewise, if you have been referred to your Adviser, we may pay the referrer a fee. Details of the payment will be disclosed in your Statement of Advice. Referrer fees are at no additional cost to you.

Please refer to Part Two of this FSG for details on your Adviser's current referral arrangements.

How are Sentry and your Adviser paid?

Except for your investment funds and policy premium payments where these are paid directly to the product provider, all payments are payable to Sentry.

Sentry will retain between 0% and 10% of these payments and forward the balance to your Adviser. For example, if Sentry receives \$100 in fees from a product provider Sentry will may retain \$10 and forward \$90 to your Adviser.

Your Adviser may also pay Sentry a fixed monthly administration fee for providing business support services, and is at no additional cost to yourself.

What other benefits may product providers give to Sentry or your Adviser?

Some product providers may pay Sentry allowances which are at no additional cost to you. These are payable to assist Sentry with business development, marketing, education, training and professional development expenses for its Advisers.

Sentry may receive up to 0.20% per annum from certain platform providers and fund managers based on the level of investments placed with them. For example, if you invested \$10,000, up to \$20 per annum may be paid to Sentry.

In certain restrictive circumstances, Sentry may receive benefits in the form of an additional payment of up to 10% per annum from insurance providers based on the amount of premium paid to them. For example, if you paid \$1,000 in premium for an insurance policy, up to \$100 may be paid to Sentry.

Some product providers may give Sentry or your Adviser other benefits such as entertainment or sponsorship. Both Sentry and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by Sentry and/or your Adviser.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

Does Sentry have any relationships or associations with financial product issuers?

Sentry or its related entities may have affiliations with some of the investment and product providers that appear on Sentry's Approved Product List (APL). Details of any affiliation relative to the advice you will be receiving from your Adviser will be disclosed in your SOA.

Sentry is a related entity of Compass Funds Management Pty Ltd and FPI Investments Pty Ltd.

What information should you provide to receive personal advice?

Your 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 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.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Sentry and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your 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.

Compensation arrangements

Sentry confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Sentry and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our AFSL.

What should you do if you are not satisfied with our services?

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

Contact your Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within 5 working days, please contact Sentry's 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 escalate your complaint to the Credit Ombudsman Service Limited, PO Box A252, South Sydney NSW 1235 or 1800 138 422. Sentry is a member of this Service.

Issued By

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Future Wealth Planners Pty Ltd

This document is issued by Sentry Financial Planning Pty Ltd ABN 74 099 029 526 AFSL 247105 (Sentry). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Future Wealth Planners Pty Ltd is a Corporate Authorised Representative of Sentry and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Future Wealth Planners Pty Ltd
Trading Name	Future Wealth Planners
Australian Company Number	114 139 276
Corporate Authorised Representative ASIC Number	325961
Authorised Representative Name	Brenton Craig Jones
Authorised Representative ASIC Number	224479
Business Address	Level 4, 50 Oxford Close West Leederville, WA 6007
Postal Address	PO Box 1483 Subiaco, WA 6094
Telephone	08 9269 5400
Fax	08 9269 5455
Email	brenton@fwcentre.com.au
Web Page	www.fwcentre.com.au/future-wealth-planners

Brenton Jones

Brenton Jones (Brenton) is a Sub-Authorised Representative of Future Wealth Planners and is authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Deposit Products
- Managed Investment Schemes
- Securities

Brenton is not authorised to advise and deal in relation to the following products:

- Margin Lending
- Derivatives
- Managed Discretionary Accounts
- Self Managed Superannuation Funds

Remuneration

Sentry receives all remuneration paid upon the provision of services by Brenton and under contract pays Future Wealth Planners 96% of the amounts received. Future Wealth Planners funds the costs associated with operating their business, and then pays Brenton a salary and directors fees.

This is a guide as to how fees and commissions may be charged.

Full details will be outlined to you in writing with the scope of work to be completed; this will be provided to you prior to commencing any work.

Brenton will provide you with a Statement of Advice which will outline his fees and commissions.

Fee for Service

There are a great many factors that determine the complexity of a Statement of Advice (SoA), and it should be a 'given' that a simple SoA should cost less to prepare than should a more complex SoA.

Our fee schedule aims to recognize that whilst some SoAs are more complex than the others, all SoAs are essentially made up of a number of components – some of which vary depending on the complexity of a particular SoA.

For example, there is a similar amount of administrative work involved in setting up a client file, performing data entry and the creation of a template for both a limited scope SoA and a comprehensive SoA. The level of work required to actually complete a SoA will vary depending on issues such as:

- Whether any strategy modeling is involved and, if so, the number of strategies to be modeled and extent of modeling required;
- The number and type of strategy issues being examined in the SoA (e.g. super contributions, risk insurance, gearing, etc);
- The number and type of entities for which modeling is required (e.g. companies, trusts etc);
- The number of products (both investment and risk insurance) being recommended.

To this end Future Wealth Planners have put in place a points system, whereby each component of a SoA is allocated a certain number of points and the total number of points is used to calculate the overall cost of the SoA. Each point is charged at \$250.

Typically our SoAs range from \$800 to \$2,000, however the cost and scope of advice will be agreed upon before commencing any work.

Please see our separate Fee Schedule that outlines our components and points system in further detail.

Consulting

If we are engaged to perform work as a Consultant, then our fee is \$290.

All fees are exclusive of GST.

You will be invoiced directly for these fees and may elect to pay Sentry directly or have these fees deducted from your investments.

Commission

Product providers may pay a commission directly to Sentry for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

Commission on Life Insurance Products

Initial commission may be up to 130% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel a life insurance contract within the first year we reserve the right to invoice you an amount equal to the commission refunded to the insurer.

Commission on Investment Products from 1 July 2013

There is no commission payable on new investment products.

Ongoing commission for existing investment products at 30 June 2013 may be up to 2% of the account balance.

All commissions are exclusive of GST.

Referral arrangements

Brenton may have referral arrangements with selected referral partners.

Should you engage the services of any of his referral partners Brenton may obtain a benefit in the form of a fee, a commission or a combination of both.

If a referral arrangement applies to you, Brenton will provide you with further details on the benefits received.

Privacy Policy

The Sentry Group (“Sentry”) regards Privacy as a pertinent issue and understands that it is important for you to know how we handle your personal information.

Privacy Laws apply to how we collect, hold, use and disclose your personal information. Sentry complies with its obligations under the *Privacy Act 1988* and the associated Australian Privacy Principles (“APPs”) and is committed to protecting the privacy of your personal information.

You can obtain further details of our obligations as an organisation under Australia’s privacy laws from the Office of the Australian Information Commissioner (Commissioner) or by reference to the APPs and the Commissioner’s associated guidelines at www.oaic.gov.au.

The following Privacy Policy has been published to provide you with an outline of the following:

- The types of personal information that we collect and keep on record;
- Why we collect, hold, use and disclose your personal information;
- How we collect your personal information;
- How you may access your personal information and correct it if necessary;
- How to raise your concerns to us in relation to our handling of your personal information; and
- If we are likely to disclose your personal information to overseas recipients.

Types of personal information that we collect, use and hold

There are two types of personal information that Sentry may collect, use and hold:

- Personal information – this is any information or opinion about you, whether the information or opinion is true or otherwise, and whether the information or opinion is recorded in a material form or otherwise. Usually, this is the information that identifies you, such as your name, address, contact details, gender information, occupation details and any other information that can identify you.
- Sensitive information – this is usually information about an individual’s racial or ethnic origin, political opinions or membership, religious or philosophical beliefs, criminal record, health or genetic information.

Why we collect your personal information

Sentry collects and holds personal and sensitive information for the purposes of establishing and building a financial services, credit services or real estate relationship with you. For example:

- In relation to financial services, Sentry will require your personal information to provide suitable financial advice;
- In relation to credit services, Sentry will require your personal information to assist you in obtaining a loan;
- In relation to real estate services, Sentry will require your personal information to assist you in acquiring a direct property.

In some cases, we provide personal information to our contractors, who provide us with services to assist us with conducting our business.

You do not have to provide to Sentry any of your personal information, however if you choose not to provide the information or if you provide incomplete or inaccurate information, we may not be able to provide the services you are seeking.

How we collect your personal information

Personal information about you is generally collected directly from you, unless you have consented to us obtaining information from a third party, such as your accountant, spouse or superannuation fund.

However, there may be circumstances where it is not practical or reasonable for us to obtain your consent before collecting your personal information from a third party. For example, if you are nominated as a beneficiary of a life or superannuation policy or your information is obtained through publicly available information services, such as social media or telephone directory, Sentry will not obtain consent from you prior to collecting your information.

When you visit Sentry's or any of our representatives' web site we may collect information of a statistical nature such as the pages you viewed or time online. This information is collected using cookies. Cookies do not identify individual users although they do identify a user's browser type and Internet Service Provider. You can configure your browser to accept all cookies, reject or notify when a cookie is sent. Please refer to your browser instructions for more details.

Where we collect information from you about another individual, such as your nominated beneficiary, it is important that you advise them of the disclosure and their Privacy rights.

Disclosure of your personal information

Generally, your consent is obtained before we disclose your personal information to a third party. Your consent can be in writing, by telephone, or implied by your conduct.

Depending on the type of service or product provided to you we may need to disclose your personal information to:

- Investment Managers, Insurance Companies or Financial Institutions;
- A third party acting on your behalf e.g. your nominated financial adviser, accountant, settlement agent, land seller or builder
- External services providers that provide services to us or our representatives e.g. mailing houses, software suppliers and stationers

In some circumstances however we may be required by Law to disclose your personal information. It may also be necessary to disclose your personal information to a party acquiring an interest or shareholding in Sentry's or any of our representatives' business.

Access to personal information

You can request us at any time to provide you with access to the personal information we hold about you. Under some circumstances we may not be required to provide access to you and in such cases a written explanation will be given to you.

Access to your information will be provided on receipt of a written request and will generally be processed within 21 days. More time may be required for more complex requests. Your written request should be forwarded to our Privacy Officer at the address provided on this document. There is no fee for requesting access to your information; however we may charge you the reasonable costs of processing your request.

Personal information quality

We try to ensure that your personal information is accurate, complete and up-to-date. To assist us with this please keep us advised of any of your personal details which may have altered.

Further, if you believe that the information we have about you is not accurate, complete or up-to-date, please contact us and we will use all reasonable efforts to correct the information. If we disagree as to the accuracy of the requested correction we will make an appropriate notation in your records that you claim the information we hold is not accurate, complete or up-to-date.

Personal information security

We take all reasonable administrative, technical, and physical safeguards to protect your personal information from misuse, loss, unauthorised access, alteration or disclosure.

Your personal information may be stored on business servers or Cloud Storage, which can be located overseas.

Secure methods are used to destroy or de-identify any personal information, provided the information is no longer needed for any purpose and it is permissible by the law to do so.

Marketing and promotional material

We acknowledge and respect your right to choose to opt-out of receiving information about products and services supplied by us, or by others, which we think may be of interest to you.

Should you decide not to receive marketing or promotional material from us you can opt-out at any time by advising us in writing or contacting us by telephone.

Privacy policies of other parties

Many of the product and service providers you may deal with through your relationship with Sentry will also have Privacy Policies concerning the manner in which they collect, hold, use or disclose personal information. These Policies can generally be accessed via the provider's web site or will be made available to you upon request to them.

Changes to this statement

Sentry may make changes to our Privacy Policy from time to time. We will publish those changes on our web site www.sentrygroup.com.au.

Contacting us about privacy

If you would like further information regarding our Privacy Policy, or if you think we have breached any aspect of this Privacy Statement, please contact our Privacy Officer, by:

Telephone: 08 9267 3444 between 9.00am and 5.00pm (WA time) Monday to Friday

Email: compliance@sentrygroup.com.au

Post: PO Box 8196, Perth BC WA 6849.

Issued by:

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Sentry Asset Management Pty Ltd, ABN 17 151 866 385 | AFSL 408800

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Sentry Financial Planning Pty Ltd, ABN 74 099 029 526 | AFSL 247105

Sentry Financial Services Pty Ltd, ABN 30 113 531 034 | AFSL 286786

Sentry Wealth Management Pty Ltd, ABN 77 103 642 888 | AFSL 227748

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Jointly and severally referred to herein as “Sentry Group” or “Sentry”

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