"A professional team dedicated to achieving your lifestyle goals by growing and protecting your wealth"

***SKFG Financial Group** offers personal financial advice tailored to your individual circumstances and financial objectives. A financial plan should also help you avoid situations that can prevent you from achieving your financial goals.*

Our financial plan will get you back on track when a serious injury or illness occurs that stops you earning an income. Our goal is to find the right solution to meet your needs and assist you to make important decisions easily.

We aim to work with you to help secure your financial future.

Following is an explanation of our services to ensure you are the one in control and you are completely comfortable with the service you are being provided.

1. INITIAL CONSULTATION (*Complimentary)*

In order to provide advice and begin structuring a strategy to secure your financial future, we need to fully understand your current financial position and your goals.

This initial consultation typically takes about one to two hours. We discuss your objectives with you and gather information about your current situation and outline some broad strategies we feel will achieve those objectives.

2. FINANCIAL PLAN -*Preparation and Implementation*

Having gained an understanding of your financial needs we will produce a financial plan that will give you the best result. Underpinning our expertise and experience, we also use a professional and comprehensive research team to compare various options, once we have decided on the best strategy for you.

This financial plan is documented for you and outlines the risk management strategy and recommendations we propose. It is in an easy to understand format, free from jargon and unnecessary information.

Our fee is disclosed to you in your Statement of Advice, and agreed upon with you before we undertake any work and before you incur any obligation.

3. REVIEW SERVICE OPTIONS & ADMINISTRATION

In order to achieve your lifestyle goals, SKFG Financial Group, offers you the choice of Review Service Options.

The Review Service Options are detailed below.

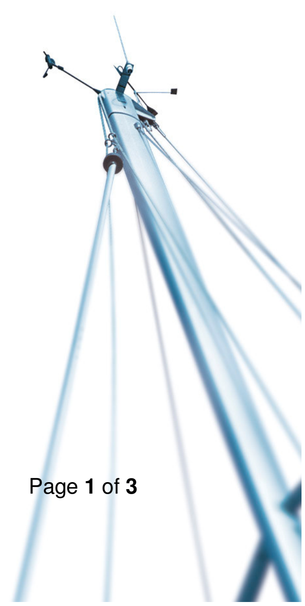
We will recommend which option we feel is appropriate for your risk management strategy. This will be detailed in your Review Service Agreement.

Platinum Review Service:

Minimum Premium of $15,000 p.a.

For our high net worth clients with complex financial advice needs;

to ensure your financial plan continues to reflect your goals & objectives and keeps pace with changes in your personal circumstances a periodic review should be undertaken. Together we will re-assess your strategy and ensure you have the most appropriate plan for your individual circumstances and objectives. It means that you do not need to worry about monitoring your protection plan as we



check it on a regular basis.

The **Platinum Review** Program includes:

- Your relationship with SKFG Financial Group will be managed by a Director of the company so you benefit from the highest level of experience and wealth of knowledge
- A dedicated client service officer will be made available to you so that you have a specific contact point for any queries in relation to the provision of services
- A Strategy Review meeting once a year. This ensures that your risk protection plan stays in line with your strategy and is reviewed in conjunction with any changes to your private circumstances.
- An insurance review offer letter, including a complete schedule of insurances, twice a year
- Priority access to your Adviser with queries in relation to your strategy, and insurances and to assist you in considering financial decisions as they arise (this aspect of our service enables you to call to discuss any financial or personal lifestyle situation for which you may need advice, a "sounding board" or a second opinion)
- Access to a team of experienced and qualified professionals researching the constantly changing legislation to ensure your insurance choices are suitable products
- An invitation to premium client events including:
    - Seminars with key note speakers to keep you informed of topical issues
    - Our annual Client Golf Day held around September of each year at the Vines Golf & Country Club
    - Our Client Christmas Cocktail party held at one of Perth's premier function locations
- Access to our Corporate golf membership and associated facilities and discounts at the Vines Golf & Country Club.
- Our quarterly newsletter "Your Money Your Future" keeping you abreast of financial planning news and topical market issues

Gold Review Service

Minimum Premium of $5,000 p.a.

Our Gold Review Service is designed for clients who require a bi-annual review service where we re-assess your risk protection strategy to ensure you have the most appropriate insurance structure for your individual circumstances and objectives.

The Gold Review Program includes:

- Your relationship with SKFG Financial Group will be managed by your Adviser so you benefit from the highest level of experience and insurance of knowledge.
- The client service department will be made available to you so that you have a specific contact point for any queries in relation to the provision of services
- A Strategy Review meeting bi-annually.
- An insurance review offer letter, including a complete schedule of insurances, once a year
- Access to your Adviser to answer any queries you may have in regard to your strategy and insurances.
- Our quarterly newsletter "Your Money Your Future" keeping you abreast of financial planning news and topical market issues

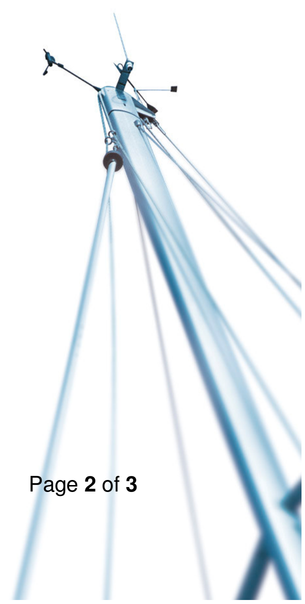
Silver Review Service

Minimum Premium of $2,000 p.a.

For the person who prefers to monitor their own investments and financial strategy and insurances.

The **Silver Review** Program includes:

- An offer of when you should consider a review of your investment strategy
- Access to our Client Service Department to assist with the management and administration of your insurances.
- An insurance review offer letter, including a complete schedule of insurances, once a year
- Two copies of our newsletter "Your Money Your Future" keeping you abreast of financial planning news and topical market issues
- Keeping your financial information up to date so we can answer any queries you may have.



Bronze Review Service

Premiums less than $2,000 p.a.

This is the default review service package.

The **Bronze Review** Program includes:

- Access to our client service department to assist with the management and administration of your insurances.
- An insurance review offer letter, including a complete schedule of insurances, once a year

4. YOUR PAYMENT OPTIONS

The cost of your review service package will be agreed upon and is part of your insurance premium.

The premium rates will include the agreed percentage that will be paid to your financial planner as remuneration for providing you with financial services.

5. ADDITIONAL SERVICES

Outlined below are our fees for additional assistance beyond the Review Service Programs.

Strategy Review (From $660)

If your circumstances change dramatically, you may well need a full review of your investment strategy and portfolio. This is essentially starting the financial planning process again, to ensure that our recommendations meet your changed needs

Centrelink Assistance (From $440)

Assistance with your yearly Centrelink forms and liaising with Centrelink

Review Appointment (From $660)

We will conduct a review of your investment portfolio and recommend re-balancing as necessary. This ensures that your portfolio stays in-line with your investment strategy and is reviewed in conjunction with any changes in the investment landscape

Insurance Report ($330)

A full review report of your financial strategy and portfolio

Adviser Consultation ($275 per hour)

Your Adviser is available to meet with you to assist in considering financial decisions as they arise. Such meetings will be charged at our standard hourly rate, with a minimum charge of one hour.

Certified Quality Advice Practice

skfg Financial Group