

Introduction

This Financial Services Guide (FSG) is issued with the authority of Sentry Wealth Management Pty Ltd ABN 77 103 642 888 Australian Financial Services Licence (AFSL) No. 227748 (Sentry).

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

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 Financial Ombudsman Service Limited, GPO Box 3, Melbourne Vic 3001, telephone toll free 1300 780 808. Sentry is a member of this Service.

Issued By

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

Level 1, 190 Stirling Street
Perth WA 6000

PO Box 8196 PBC
Perth WA 6849

Tel 08 9267 3444
Fax 08 9267 3499

Pulse Financial Pty Ltd

This document is issued by Sentry Wealth Management Pty Ltd ABN 77 103 642 888 AFSL 227748 (Sentry). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Pulse Financial Pty Ltd (Pulse) is an Authorised Representative of Sentry and has been given permission to provide you with this FSG.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Pulse Financial Pty Ltd
Trading Name	Pulse Financial Pty Ltd
Australian Company Number	124 968 805
Corporate Authorised Representative ASIC No.	313391
Authorised Representative Name	Anthony Alps
Authorised Representative ASIC No.	240762
Business Address	Level 1, 190 Stirling St Perth WA 6000
Postal Address	PO Box Z5021 Perth St Georges Tce WA 6831
Telephone	+61 (0)8 9227 7664
Fax	+61 (0)8 9467 9148
Email	pulse@pulsefinancial.com.au
Webpage	www.pulsefinancial.com.au

Anthony Alps

Anthony Alps is a Sub-Authorised Representative of Pulse Financial Pty Ltd and is authorised to advise and deal in the following products:

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

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

- Derivatives
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration paid upon the provision of services by Anthony and under contract pays Pulse 91% of the amounts received, less a fixed annual fee of \$6,600. Pulse funds the costs associated with operating their business and then pays Anthony up to 100% of the residual as a salary and distributions.

This is a guide as to how fees and commissions may be charged. Anthony will provide you with a Statement of Advice which will outline his fees and commissions. All fees and commissions will be discussed and agreed with you prior to commencing any work.

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.

Fee for Service

Your initial consultation and a Preliminary Review Report is free of charge.

The provision of a Statement of Advice, is charged at an hourly rate of \$250 per hour. Total costs can vary between \$1,000 and \$3,000 depending on the complexity.

Following your Statement of Advice, management fees of 0.75% per annum of funds under management apply (excluding cash & term deposits). A fixed administration fee of \$2,000 per annum also applies.

All fees are exclusive of GST.

Your fees will be deducted monthly 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.

Commission on Investment Products from 1 July 2013

There is no commission payable on new investment products. Ongoing commission for existing investment products may be up to 2% of the account balance.

All commissions are exclusive of GST.

Referral Arrangements

Anthony may have referral arrangements with selected referral partners.

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

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

