

Busselton Financial Planning Group

This document is issued by Sentry Advice 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.

Busselton Financial Planning Group 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	The Trustee for The P & D Creedon Family Trust & The trustee for The P & D Harris Family Trust
Trading Name	Busselton Financial Planning Group
Australian Business Number	32 980 356 755
Corporate Authorised Representative ASIC Number	1250190
Authorised Representative Name	Paul (Jim) Creedon
Authorised Representative ASIC Number	237115
Business Address	3 Fairburn Road Busselton WA 6280
Postal Address	PO Box 989 Busselton WA 6280
Telephone	08 9751 2977
Fax	08 9751 2988
Email	jim@bsnfp.com.au
Webpage	www.bsnfp.com.au

Jim Creedon

Jim is an Authorised Representative of Busselton Financial Planning Group 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

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

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

Remuneration

Sentry receives all remuneration paid upon the provision of services by Jim. Under contract Sentry deducts a Licensee fee from the amounts received before forwarding the remuneration to Busselton Financial Planning Group, who in turn pays Jim a salary and trust distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee for Service

We charge fixed price fees for initial advice in the range of \$0 and \$550.

We charge fixed price fees for plan preparation in the range of \$0 and \$1,500.

We charge fixed price fees for implementation in the range of \$0 and \$1,500. In some cases, a fixed fee may not be applicable and then fees for implementation will be charged as a % of assets under advice p.a. in the range of .50% and 1.5% p.a. (excluding investments using geared funds). For example, if we charge a 1% implementation fee p.a. and you invest \$100,000; your ongoing service fee will be \$1,000 p.a. (assuming no change in value of the amount invested).

We also provide fixed price ongoing service packages from between \$0.00 and \$15,000 per annum.

We may charge an hourly rate for the advice we provide in the range of \$0.00 and \$300.00 per hour.

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 88% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs they have incurred as a result of the provision of financial services to you.

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 5% of the account balance.

All commissions are exclusive of GST.

Referral arrangements

Jim may have referral arrangements with selected referral partners.

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

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