

P.H.B. Financial Planning Pty Ltd

This document is issued by Sentry Financial Services Pty Ltd ABN 30 113 531 034 AFSL 286786 (Sentry). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

P.H.B. Financial Planning 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	P.H.B. Financial Planning Pty Ltd
Australian Company Number	168 180 818
Corporate Authorised Representative ASIC Number	455562
Authorised Representative Name	Pieter Hendrik Botha
Authorised Representative ASIC Number	421593
Business Address	327 King William Street ADELAIDE SA 5000
Postal Address	PO BOX 235 PARK HOLME SA 5043
Mobile	0432 272 097
Email	pieter@phbfinancialplanning.com.au
Website	www.phbfinancialplanning.com.au

Pieter Botha

Pieter is a Sub-Authorised Representative of P.H.B. Financial Planning Pty Ltd 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
- Margin Lending
- Self Managed Superannuation Funds

Pieter 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 Pieter and under contract deducts a Licensee fee from the amounts received from P.H.B. Financial Planning Pty Ltd and Sentry then forwards the residual remuneration onto P.H.B. Financial Planning Pty Ltd. P.H.B. Financial Planning Pty Ltd then pays Pieter a salary and directors 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 and implementation in the range of \$350 and \$5,000.

We also provide fixed price ongoing service packages from between \$600 and \$15,000 per annum.

We may charge an hourly rate for the advice we provide up to \$250 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 66% 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 incurred they have 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

Pieter may have referral arrangements with selected referral partners.

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

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