

North Financial Group Pty Ltd

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.

North Financial Group 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	North Financial Group Pty Ltd
Australian Company Number	145 806 257
Corporate Authorised Representative ASIC Number	1263183
Authorised Representative Name	Ben Miller
Authorised Representative ASIC Number	424007
Business & Postal Address	Level 1, 75 London Crescent Canberra ACT 2601
Telephone	02 6271 8000
Email	Ben@northfp.com.au

Ben Miller

Ben is an Authorised Representative of North Financial Group 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
- Self Managed Superannuation Funds

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

- Derivatives
- Margin Lending
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration paid upon the provision of services by Ben and under contract deducts a Licensee fee from the amounts received from North Financial Group Pty Ltd and Sentry then forwards the residual remuneration onto North Financial Group Pty Ltd. North Financial Group Pty Ltd then pays Ben a salary and directors distributions.

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

Fee for Service

There is no charge for our initial consultation meeting.

We charge fixed price fees for plan preparation and implementation in the range of \$2,200 and \$22,000.

We also provide fixed price ongoing service packages from between \$2,500 and \$22,000 per annum. In some cases, a fixed fee may not be applicable and then ongoing service fee will be charged as a % of assets under advice p.a. in the range of 0.25% and 1% 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 may charge an hourly rate for the advice we provide of \$330 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 77% 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

Ben may have referral arrangements with selected referral partners.

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

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