

Darwin Financial & Retirement Services 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.

Darwin Financial & Retirement Services 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	Darwin Financial & Retirement Services Pty Ltd
Trading Name	Darwin Financial Services
Australian Company Number	640 565 297
Corporate Authorised Representative ASIC Number	1282617
Authorised Representative Name	Vicki Lamp
Authorised Representative ASIC Number	235870
Business Address	Suite 12, Level 1, 5 Westralia St Stuart Park NT 0820
Postal Address	GPO Box 4252 Darwin NT 0801
Telephone	08 8941 8123
Email	vicki@darwinfs.com.au

Vicki Lamp

Vicki is an Authorised Representative of Darwin Financial & Retirement Services 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
- Margin Lending

Vicki 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 Vicki and under contract deducts a Licensee fee from the amounts received from Darwin Financial & Retirement Services Pty Ltd and Sentry then forwards the residual remuneration onto Darwin Financial & Retirement Services Pty Ltd. Darwin Financial & Retirement Services Pty Ltd then pays Vicki a salary.

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. This meeting is an opportunity for prospective clients to understand our professional services and the ongoing services we provide.

We charge a pre-determined and agreed fixed price fee for the development of a Statement of Advice via an Initial Client Engagement Agreement (CEA). These fees vary based on your planning needs and range from \$1,320 to \$6,545 inclusive of GST. We do not charge an implementation fee.

Darwin Financial Services has service packages based on your individual needs.

Our service fees commence at a fixed fee of \$1,320 p.a. inclusive of GST for a Foundation Service.

We then have 3 review services and advice packages. Subject to the Service Package we recommend, and you undertake. The total ongoing fee per annum will range from \$3,245 to \$6,545 inclusive of GST.

We may charge an hourly rate for consultancy services or provisions for advice at a rate of \$300 per hour.

All fees are inclusive of GST.

Please refer to our individual Advice Service packages which outline our service offerings.

You will be invoiced directly for these fees and may elect to pay Sentry directly or have these fees deducted from your investment.

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 they have incurred as a result of the provision of financial services to you.

All commissions are exclusive of GST.

Referral arrangements

Vicki may have referral arrangements with selected referral partners.

If a referral arrangement applies to you, Vicki will provide you with further details.