

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	Andrew Moo
Authorised Representative ASIC Number	248201
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	andrew@darwinfs.com.au

Andrew Moo

Andrew 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

Andrew 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 Andrew 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 Andrew a salary and profit 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. 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. These fees vary based on your planning needs and range from \$2,500 to \$4,950. We do not charge an implementation fee.

Darwin Financial Services has ongoing service packages based on your individual planning needs. Our ongoing service package fees commence at a fixed fee of \$2,200 p.a. for portfolios less than \$400,000 or a percentage (%) of funds under advice p.a. which range from 0.44% to 0.66% for balances over \$400,000. Our maximum service fees are capped at \$7,000 p.a. per individual entity. For example, if we charge a 0.66% ongoing service fee p.a. and you invest \$500,000; your ongoing service fee will be \$3,300 p.a. (assuming no change in value of the amount invested).

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

All fees are exclusive 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 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 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

Andrew may have referral arrangements with selected referral partners.

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