

## Nixon Financial 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.

Nixon Financial 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:

<b>Corporate Authorised Representative Name</b>	Nixon Financial Services Pty Ltd
<b>Australian Company Number</b>	128 864 568
<b>Corporate Authorised Representative ASIC Number</b>	321469
<b>Authorised Representative Name</b>	Michelle Abela
<b>Authorised Representative ASIC Number</b>	1267997
<b>Business Address</b>	23a Hamilton Street Gisborne VIC 3437
<b>Postal Address</b>	PO Box 692 Gisborne VIC 3437
<b>Telephone</b>	03 5428 0123
<b>Email</b>	michelle@nixonfs.com.au

## Michelle Abela

Michelle is an Authorised Representative of Nixon Financial 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

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

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

### Fee for Service

Initial Consultation is charged at an hourly rate of \$385 per hour. A typical Initial Consultation meeting runs from 1 to 3 hours.

If you agree to proceed with Plan Preparation, we will waive the above Initial Consultation fee

We charge fixed price fees for plan preparation and implementation in the range of \$3,000 and \$15,000.

We also provide fixed price ongoing service packages from between \$1,450 and \$30,000 per annum.

In some cases, a fixed fee may not be applicable and then ongoing service fees will be charged as a % of assets under advice p.a. which range from 0.55% to 1.1%. (excluding investments using geared funds).

We may charge an hourly rate for the advice we provide of \$385 per hour.

All fees are inclusive of GST.

You 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.

### Referral arrangements

Michelle may have referral arrangements with selected referral partners.

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