

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:

Corporate Authorised Representative Name	Nixon Financial Services Pty Ltd
Australian Company Number	128 864 568
Corporate Authorised Representative ASIC Number	321469
Authorised Representative Name	Amrit Malhotra
Authorised Representative ASIC Number	1266128
Business Address	23a Hamilton Street Gisborne VIC 3437
Postal Address	PO Box 692 Gisborne VIC 3437
Telephone	03 5428 0123
Email	amrit@nixonfs.com.au

Amrit Malhotra

Amrit 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

Amrit 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 Amrit 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 Amrit 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 \$350 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

Fees for Plan Preparation are charged in two parts, being a flat fee of \$2,000 plus 1.5% to 0.5% + GST of assets under advice. (excluding investments using geared funds).

Ongoing service fees are charged as a % of assets under advice p.a. which range from 1.1% to 0.55%. + GST (excluding investments using geared funds).

We may charge an hourly rate for the advice we provide of \$350 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 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

Amrit may have referral arrangements with selected referral partners.

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