








Financial Services Guide (FSG)

Part Two

This document is issued by Sentry Financial Planning Pty. Ltd. ABN 74 099 029 526 AFSL No. 247105. This document is part two of a Financial Services Guide and should be read in conjunction with part one. Sentry Financial Planning Pty. Ltd has given permission to Tarnia Gurney to provide you with this FSG.

Financial Advice is provided by:

Authorised Representative Name	Tarnia Gurney	
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Tarnia Gurney trading as Gurney Financial Services is an Authorised Representative of Sentry Financial Planning Pty. Ltd. ABN 74 099 029 526 AFSL 247105.

Tarnia Gurney is authorised to deal and advise in the following products:

<ul style="list-style-type: none"> • Government Debentures, Stocks and Bonds 	<ul style="list-style-type: none"> • Deposit Products
<ul style="list-style-type: none"> • Life Insurance (Risk and Investment Products) 	<ul style="list-style-type: none"> • Managed Investments Schemes
<ul style="list-style-type: none"> • Retirement Savings Accounts and Superannuation 	<ul style="list-style-type: none"> • Securities

Tarnia Gurney is **not** authorised to provide you with advice in relation to:

<ul style="list-style-type: none"> • Derivatives 	<ul style="list-style-type: none"> • Managed Discretionary Accounts
<ul style="list-style-type: none"> • Self Managed Superannuation Funds 	<ul style="list-style-type: none"> • Margin Lending

Remuneration

Sentry Financial Planning Pty. Ltd. receives all Upfront and Ongoing remuneration paid upon implementation of the products and services provided by **Tarnia Gurney**.

Under contract Sentry Financial Planning then **Tarnia Gurney** 92% of all commissions and fees received. From this **Tarnia Gurney** funds the costs associated with operating his business.

Below is a guide as to how fees and commissions may be charged. **Tarnia Gurney** will provide you with a Statement of Advice, which will outline their fees and commissions. All fees, and commissions will be discussed and agreed with you prior to commencing any work.

You will be provided with an initial meeting for which there is no charge, further meetings and the preparation and implementation of Financial Advice will be charged by either one or a combination of two methods.

1. Fee For Service: We may charge an hourly rate for the services we provide up to \$150 per hour, we may also charge you flat fee for the preparation of a Statement of Advice up to \$2,000. You will be invoiced directly for these fees and may elect to pay Sentry Financial Planning Pty. Ltd. directly or for these fees to be deducted from your investments. All fees are inclusive of GST.

Some product providers pay a commission when business is lodged with them, where possible we may agree to one of the following 1. Refuse to receive these commissions 2. Rebate these commissions to your account 3. Use these commissions to offset some of your agreed plan fee or 4. Receive these commissions in place of a plan fee.

2. Commissions: Financial product providers may pay a commission directly to Sentry Financial Planning Pty. Ltd. Commission payments may be 1. Upfront, these are generally a once of payment made when new business is placed or additional contributions are made to a financial product. 2. Ongoing, these commissions are paid on an ongoing basis whilst you hold the product. Below is a guide to how commissions are paid.

Commissions Investment recommendations

Initial commissions: Up to 5% of the initial investment (exc. GST)

Ongoing commissions: Up to 2% of the account balance (exc. GST)

Commission's Insurance recommendations

Initial commissions: Up to 130% of the initial annual premium (less policy fees, stamp duty and GST)

Ongoing commissions Up to 30% of the ongoing annual premium (less policy fees, stamp duty and GST)