



**Financial Services Guide**  
**Sentry Financial Services Pty Ltd**  
**ABN 30 113 531 034**  
**AFS Licence 286786**

**Macro Financial Planning Pty Ltd**  
**Corporate Authorised Representative**

**Peter McKerrell**  
**Authorised Representative**

***Why is it important to read this guide?***

This Financial Services Guide ("FSG") sets out key information on Sentry Financial Services Pty Ltd ("Sentry") advisory services.

This Financial Services Guide is issued with the authority of Sentry Financial Services Pty Ltd AFS Licence 286786 **Version 1 July 2006**

Before seeking our advice you have the right to ask us about our charges, the type of advice we will provide and what you can do if you have a complaint about our services. Key information is set out in answers to the questions below. If you need more information or clarification please ask us.

You should be aware that you are entitled to receive a written Statement of Advice ("SoA") whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SoA will contain the advice, the basis on which the advice was designed and information about any fees, commissions and associations that may have influenced the provision of the advice.

If you believe that any of the information on which the Statement of Advice is prepared is incorrect then you must advise us and not act on the advice until you have provided us with the correct information.

If in the event we make a recommendation to acquire a particular financial product (other than a security), or offer to issue or arrange the issue of a particular financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the purchase of that product.

Where further advice is provided in relation to your original SoA a Record of Advice (RoA) will be maintained by your adviser. A copy of the RoA will be available for you to review on request

***Who is Sentry Financial Services?***

Sentry Financial Services Pty Ltd holds an Australian Financial Services Licence No. 286786 issued by the Australian Securities and Investment Commission.

Sentry conducts business via an advisory network. Each adviser is authorised under Sentry's licence.

Where Sentry has appointed a corporate entity as an Authorised Representative, employees of that company who give advice will also be authorised by Sentry.

***Who will be responsible for the advice given to me?***

Sentry Financial Services Pty Ltd (ABN 30 113 531 034) is ultimately responsible for any advisory services your adviser provides.

When one or more of Sentry's Authorised Representatives ("your adviser") provides a financial service to you, your adviser will be acting for you and not for any financial institution. Details of your adviser are provided in page 3 of this FSG.

***What advisory services are available to me?***

Sentry's Australian Financial Services Licence enables Sentry and its representatives to provide financial product advice and deal in financial products on a large range of products offered by banks, fund managers, stockbrokers, building societies, credit unions, Life Insurance companies and other institutions. Sentry also acts as a Life Insurance Broker.

This Licence authorises Sentry to carry on a financial services business to:

(a) provide financial product advice and (b) deal in a financial product in respect of the following classes of products:

(i) deposit and payment products limited to:

- (A) basic deposit products and
- (B) deposit products other than basic deposit products;

(ii) debentures, stocks or bonds issued or proposed to be issued by a government.

(iii) life products including:

(A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds

and  
(B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds

(iv) interests in managed investment schemes including:

- (A) investor directed portfolio services;
- (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- (vi) securities; and
- (vii) superannuation;

Your adviser is authorised to provide advice and deal in the financial service areas as described in the Authorised Representative Profile on page 3 of this FSG.

***What Sentry will not do.***

Provide advice on products that are not Sentry Approved Products. Your adviser does not have authority to advise on products that are not on the Sentry's Approved Product List.

Provide advice on classes of financial products other than those identified in Sentry's AFS Licence.

***What Sentry expect of you.***

That you will provide us with accurate information that we request, so that we have a reasonable basis on which to provide you with advice.

That you will not make any cheque payable to any of Sentry's Authorised Representatives in any circumstances.

That you will not make any cheque payable to Sentry except where you have agreed to pay a fee for service provided by your adviser and have been invoiced for the service on a Sentry Tax Invoice.

That where appropriate you inform your adviser on any changes that may influence your future objectives.

### ***How will I pay for your advisory services?***

Your adviser will either charge you a fee for service or receive commissions on the products that are recommended, or may offer a combination of both, details of which will be clearly documented to you before you proceed.

**Fee for service** – You may be charged a fee for the placement of your initial investment and associated advice, as well as an ongoing fee for the provision of ongoing advice. If your adviser charges a fee for service the details will be provided to you before any financial service is offered. Fee for service may range from \$165 - \$330 per hour including GST depending on the type of product recommended and complexity of your personal situation. Where a fee for service arrangement is implemented you will be requested to complete a service agreement with your adviser before any service is provided.

**Commission / Brokerage** – Your adviser may be remunerated for the services provided to you by receiving commission or brokerage ("commission"). The financial service providers with whom your investments or insurance are placed pay the commission to Sentry. Some companies pay Sentry an ongoing commission (often called a trail commission). Once received by Sentry the commission is distributed to your adviser less any proportion retained by Sentry. Sentry or its associates may also receive a sponsorship or marketing allowance from some product issuers for recommending their products.

Commissions for investment products may be paid within the range of 1% to 5% of the amount invested depending on the nature of the product, but may be as high as 10%. For example from an investment of \$10,000 in a product that pays 5% commission Sentry will receive \$500. Sentry may also receive trail commissions that will be paid within the range of 0.5% to 1% per annum. Trail commissions are calculated on the value of your investment in a product, for as long as you hold the product.

Commissions for insurance products usually range between 50% to 125% of the first year annual premium and 10% to 35% thereafter for each year that you hold the product, depending on the type of insurance product. For example from an annual premium of \$1000 in an insurance product that pays 50% up front commission, Sentry will receive \$500 initially and then an ongoing annual commission for each year you retain the product.

Details of all commissions received by Sentry and your adviser will be disclosed in your Statement of Advice.

**Referral fees.** Where a third party has referred you to your adviser, the referrer may receive remuneration from your adviser. The remuneration may range up to 50% of the fees received by Sentry. Details of any associations your adviser has with a referral source are disclosed in the attachment to this FSG. Specific details of the remuneration paid to relevant referral sources will be disclosed in your Statement of Advice.

### ***Do I get detailed information about the benefits my adviser receives from the recommendations?***

Yes. You have the right to know about details of commissions and other benefits your adviser can receive for making a recommendation to purchase a financial product.

Sentry and in turn your adviser may from time to time receive a benefit from product providers by way of sponsorship of educational seminars, conferences or training days.

In addition, Sentry and your adviser may be rewarded by incentive schemes offered by product providers and/or Sentry when recommending the purchase of specific products. The manner in which the up front and the ongoing commissions are calculated, the amount of the commission, referral fees or other benefits paid to your adviser will be explained and clearly documented in the Statement of Advice ("SoA") provided to you by your adviser.

You will also receive information in the SOA about any legal or beneficial interest that Sentry, an associate of Sentry or your adviser may have in a recommended financial product or any associations they may have with an issuer of a financial product.

Before purchasing a financial product you must read your SoA to ensure you clearly understand all fees and charges that will apply. You will also receive a disclosure document and Research Notes that fully document the fees charged by the product issuer associated with any recommendations.

### ***What should I know about the risk of the investments or financial strategies you recommend to me?***

Your adviser will explain and document to you the risk return principles associated with investments and strategies, recommended to you. You should ask your adviser to clarify any issues that are not clear to you.

### ***What information does Sentry maintain on my file and can I examine my file?***

Your adviser will maintain written records of your personal profile including details of your financial objectives, financial situation and needs along with records of any recommendations made to you and discussions of significance. Your adviser will only retain information that is relevant to your personal circumstances and will not provide the details to any third party unless instructed to do so by you.

Details of Sentry's Privacy policy can be obtained from your adviser. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

### ***Can I tell you how I wish to instruct you to buy or sell my investments?***

Yes. You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by telephone, fax or other.

### ***If I have complaints, to whom can I complain about the advisory service?***

If you have any complaints about the service provided, please take the following steps:

1. Contact the Sentry Compliance Manager by telephone or in writing.
2. Putting your complaint in writing will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to the Compliance Manager, Sentry Financial Services Pty Ltd P O Box 6874, East Perth WA 6892 or fax it to (08) 9325 4499.
3. Sentry will endeavor to resolve your complaint within 45 days.
4. If you do not get a satisfactory outcome, you have the right to take your complaint to the Financial Industry Complaints Service Limited, PO Box 579, Collins Street West, Melbourne Vic 8007 or telephone (03) 9629 7050, fax (03) 9621 2291 or telephone toll free 1800 335 405. Sentry is a member of this Service.

The Australian Securities & Investment Commission (ASIC) also has a toll free Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights. If your concerns involve unethical conduct you may wish to consider raising your concerns with the Financial Planning Association of Australia. (FPA)

The FPA can be contacted at  
PO Box 109 Collins Street West  
Melbourne Victoria 8007.

# AUTHORISED REPRESENTATIVE PROFILE

Sentry Financial Services Pty Ltd  
ABN 30 113 531 034  
AFS Licence 286786

Your Adviser

## **Peter McKerrell**

*Authorised Representative Number 237709*

*and*

## **Macro Financial Planning Pty Ltd**

*Corporate Authorised Representative Number 237986*

*587 Whitehorse Road*

*SURREY HILLS VIC 3128*

*Ph:(03) 9830 1255*

*Fax:(03) 9830 1266*

is authorised to provide financial product advice and deal in financial products as a representative of Sentry in the areas of:

Deposit and Payment Products  
Government Debentures, Stocks and Bonds  
Interests in Managed Investment Schemes Incl. IDPS  
Retirement Savings Accounts  
Securities  
Superannuation

### **Referral Fees**

Where a third party has referred you to your adviser, the referrer may receive a percentage of the remuneration received by your adviser for the referral. Sentry has approved the following referral arrangements between your adviser and the referrer. Specific details of referral fees paid to the referrer will be identified in your Statement of Advice.

### **Referral Source**

There are no authorised referral arrangements