

Avery Gibson

FINANCIAL SERVICES PTY LTD

WE VALUE YOUR REFERRALS

Avery Gibson Financial Services Pty Ltd. ABN: 45 119 229 980
Plan 2 Pty Ltd. ABN: 60 010 875 073

Level 2, 54 Amelia Street
Fortitude Valley Qld 4006

Phone: 07 3252 9990
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Investment, Insurance & Financial Advice
Avery Gibson Financial Services Pty Ltd is a corporate authorised representative
of Plan 2 Pty Ltd. Australian Financial Services Licence No 237874

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Financial Services Guide

The purpose of this Financial Services Guide is to inform you of certain basic matters relating to your rights and our responsibilities, prior to us providing you with a financial service. These matters include:

- who we are,
- what services we are authorised to provide you,
- how we (and any other relevant parties) are remunerated,
- any potential conflicts of interest,
- our privacy policy and
- details of our internal and external resolution procedures, and how you can access them.

Whenever we provide you with any advice you are entitled to receive a Statement of Advice, which takes into account your objectives, financial situation and needs.

The Statement of Advice will contain the advice, the basis on which it is given and information about fees, and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product, or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement. This statement contains information about the particular product, which will enable you to make an informed decision in relation to the acquisition of that product.

If further advice is given what documentation will be provided to me?

Your adviser may provide further advice, for example at the time of your review. If your personal circumstances have not changed significantly, the further advice may incorporate advice already provided previously. The original advice may not be provided in writing again; however, you may request a record of this by contacting your adviser or Avery Gibson Financial Services Pty Ltd, up to seven (7) years from the date the further advice was given.

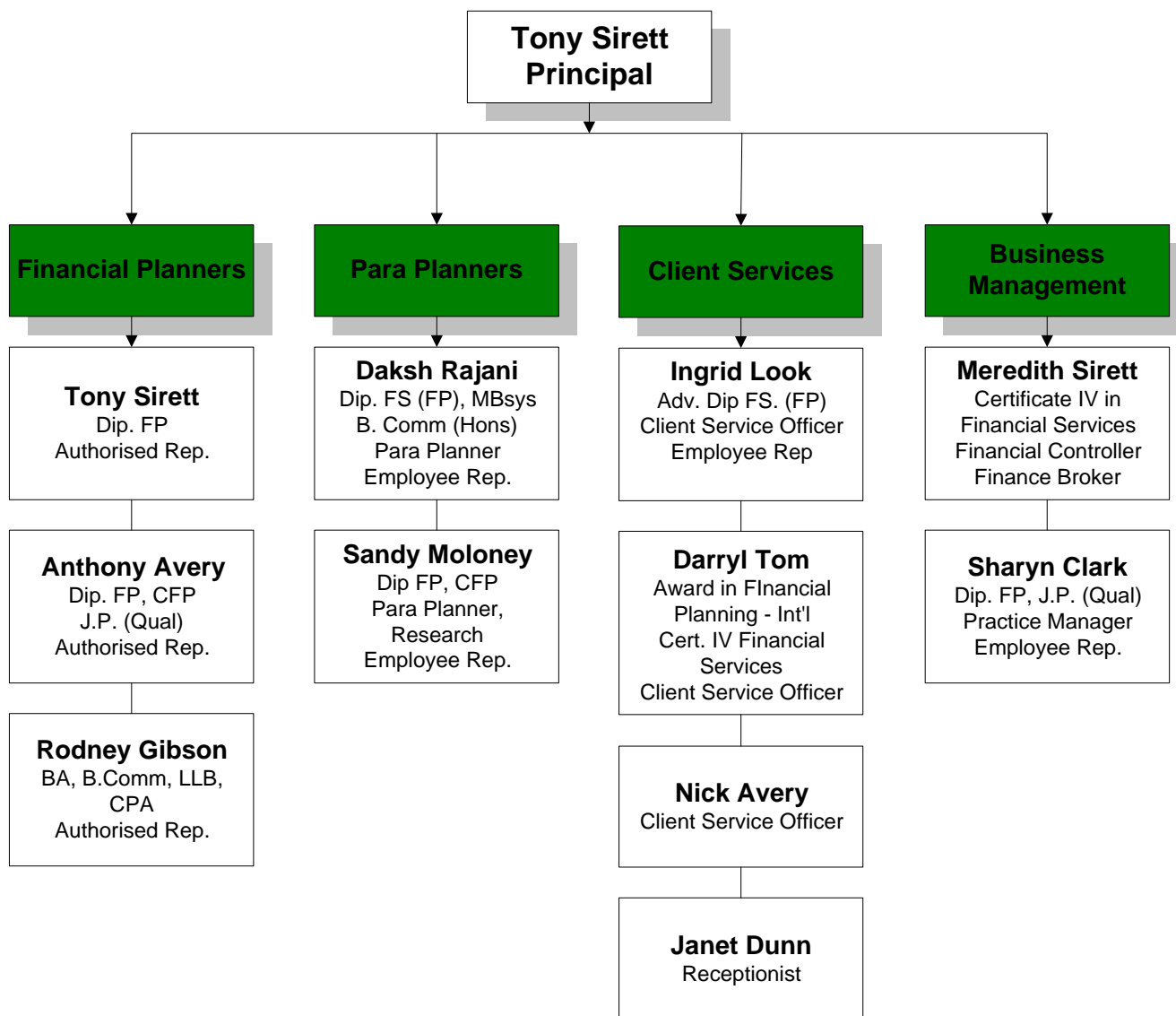
Who will be providing the financial service to me?

Details of your adviser are in the accompanying Adviser Profile. Your adviser is an employee, consultant or authorised representative of Avery Gibson Financial Services Pty Ltd. ABN: 45 119 229 980. Avery Gibson Financial Services Pty Ltd is a corporate Authorised Representative of Plan 2 Pty Ltd, Australian Financial Services Licensee. Licence No. 237874, located at Level 2, 54 Amelia Street, Fortitude Valley Qld 4006.

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ORGANISATIONAL CHART



Financial Planning

Financial planning is the process of developing strategies to help you manage your financial affairs to meet life goals. Everybody can benefit from using the financial planning process to understand their current financial situation and to develop a plan for the future. Generally, developing a financial plan involves:

- assessing your personal information,
- circumstances, risk tolerance and financial needs,
- working out what you want to achieve and how you might achieve it,
- understanding any problems you might encounter along the way.

How to contact our Financial Planners:

Name	Title	Email Address
Tony Sirett	Managing Director, Authorised Representative	tony@averygibson.com.au
Rodney Gibson	Authorised Representative	rodney@averygibson.com.au
Anthony Avery	Authorised Representative	anthony@averygibson.com.au

Paraplanning

The position of Paraplanner is relatively new to the financial services industry. It is a highly specialised role designed to assist advisers in a technical research capacity. Paraplanner's duties include in-depth analysis of clients' circumstances, conducting thorough research and developing quality reports including specific recommendations.

How to contact our Paraplanners:

Name	Title	Email Address
Daksh Rajani	Employee Representative & ParaPlanner	daksh@averygibson.com.au
Sandy Moloney	Employee Representative & ParaPlanner	sandy@averygibson.com.au

Finance Broker

A Finance Broker is a specialised role that helps clients to evaluate their situation and determine which loan product best suits their circumstances. Our Finance Brokers have access to a wide range of loan products from a variety of lenders and use sophisticated software along with their expertise to ensure the appropriate loan is recommended.

How to contact our Finance Broker:

Name	Title	Email Address
Meredith Sirett	Operations Manager & Finance Broker	meredith@averygibson.com.au

Client Service

Our Client Service Officers provide administrative and secretarial support to the business and its advisers. The primary functions of Client Service staff is call management, front office maintenance, admin support, meeting & greeting, database maintenance, application completion, switches, redemptions, pension payment changes and data collection. It is also to assist with insurance applications, underwriting follow-ups and mortgage application processing.

How to contact our Client Service staff:

Name	Title	Email Address
Sharyn Clark	Practice Manager	sharyn@averygibson.com.au
Darryl Tom	Client Service, Reviews	darryl@averygibson.com.au
Janet Dunn	Client Service, Reception	janet@averygibson.com.au
Ingrid Look	Client Service Officer	ingrid@averygibson.com.au
Nick Avery	Client Service Officer	nick@averygibson.com.au

Who is your Adviser?

Tony Sirett

Tony Sirett is an Authorised Representative of Avery Gibson Financial Services Pty Ltd. Tony is authorised to provide financial advice and deal in financial products on behalf of Avery Gibson Financial Services Pty Ltd. and is also registered with the Australian Securities and Investments Commission (ASIC) and has been allocated a representative number of 261457.

Education and Qualifications

Tony holds an Advanced Diploma of Financial Planning and has also undertaken many industry specific and other training courses that assist him to provide quality advice.

Experience

Tony is the Managing Director of Avery Gibson Financial Services and has a proactive approach to developing long term relationships which is based on personal service coupled with professional advice. Tony has almost 20 years experience in the Financial Services Industry, working both as an Advisor and a Business Development Manager for a global fund manager and insurance company.

Importantly, Tony's contagious enthusiasm for the financial services industry provides all clients with a sense of confidence and direction for their financial future.

What is paid to Tony?

Tony Sirett is the business proprietor and is paid a salary with the potential for profit distributions at the end of each year if a profit is made.

Rodney Gibson

Rodney Gibson is an Authorised Representative of Avery Gibson Financial Services Pty Ltd. Avery is authorised to provide financial advice and deal in financial products on behalf of Avery Gibson Financial Services Pty Ltd.

Rodney is also registered with the Australian Securities and Investments Commission (ASIC) and has been allocated a representative number of 313989.

Education and Qualifications

Rodney holds the following degrees:

- University Of Queensland B Comm. 1956, B A 1969
- Queensland Institute of Technology LL B 1985
- Certified Practising Accountant 1984

Experience

In an industry filled with newcomers Rodney is a genuine stalwart, some may even say legend. He has more than 34 years experience as a Tax Agent, 35 years experience in the finance industry and 16 years experience as a Financial Planner. Rodney's broad financial knowledge has benefited a wide range of clients over the years and he has built a firm following through his regular Brisbane radio program.

What is paid to Rodney?

Rodney Gibson is paid by way of consulting fees charged to the company for his time and service. He is paid up to 30% of any upfront or ongoing charges that he generates.

Anthony Avery

Anthony Avery is an Authorised Representative of Avery Gibson Financial Services Pty Ltd. Anthony is authorised to provide financial advice and deal in financial products on behalf of Avery Gibson Financial Services Pty Ltd. He is registered with the Australian Securities and Investment Commission (ASIC) and has been allocated a representative number of 270776.

Education & Qualifications

Anthony has been providing financial planning advice to clients since 1977. He holds the following qualification/professional memberships;

- Certified Financial Planner
- Diploma of Financial Planning
- Diploma of Financial Services
- Practitioner Member of the Financial Planning Association
- Justice of the Peace (Qualified)

Experience

Anthony has over 30 years experience working with Individual and Business clients providing Financial Planning, Investment Advice, Estate Planning, Retirement Planning, Personal and Business Insurance Planning and Self Managed Super Fund advice

What is paid to Anthony?

Anthony is paid by way of consulting fees charged to the company for his time and service. He is paid up to 30% of any upfront or ongoing charges that he generates.

What kinds of financial services are you authorised to provide me, and what kinds of products do those services relate to?

Currently all advisers for Avery Gibson Financial Services Pty Ltd and Plan 2 Pty Ltd are authorised to provide financial product advice and arrange, apply for, acquire, vary or dispose of financial products in respect of the following classes of financial product and services:

Products

- Retail & wholesale managed investments
- Equities & listed securities
- Master trust & Wrap account products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Cash management trusts
- Socially responsible investments
- Hedge funds
- Agribusiness
- Geared Products
- Self managed super funds
- Retirement income streams

Advice Based Services

- Investment
- Superannuation
- Retirement Planning
- Financial Strategies
- Financial Structures
- Asset Protection
- Personal & Group Insurance
- Estate Planning considerations
- Savings and wealth creation strategies
- Divorce & Superannuation
- Business Succession Planning
- Centrelink Advice
- Redundancy Advice

Your adviser is an Authorised Representative of Avery Gibson Financial Services Pty Ltd, which is a Corporate Authorised Representative of Plan 2 Pty Ltd.

Avery Gibson Financial Services Pty Ltd offer both personal advice and general advice.

General advice is advice that is not based on your personal circumstances. Where general advice is given, we will provide you with a warning which indicates that the advice should not be relied upon as your personal needs, objectives and financial situation have not been taken into consideration and that you should seek personal advice. You will need to consider the appropriateness of this advice in light of your personal circumstances before making any decisions. If you do not do this, you risk making a financial decision that may not be appropriate to your personal circumstances.

Personal advice is advice that takes into account one or more of your personal circumstances. Where we provide you with personal advice, we have an obligation to ensure that the advice is appropriate to your circumstances. You will also receive a Statement of Advice. Your adviser is able to provide reviews of your portfolio, and will provide you with information on this service.

Who do we act for when we provide financial services?

Your adviser's primary duty is to you, the client. As an Authorised Representative, your adviser acts on behalf of Avery Gibson Financial Services Pty Ltd when providing financial advice to you. Avery Gibson Financial Services Pty Ltd is a corporate authorised representative of Plan 2 Pty Ltd but is responsible to you for any advisory services your adviser provides.

What are the costs?

We deliver a high level of value with the advice and service we provide. At all times we wish to ensure that we are clear and up front with any fees incurred and that the fees charged represent true value for money. All fees are inclusive of GST, and are broken up as follows.

Initial Consultation

We cover the cost of the first 30 minutes of your initial consultation. This allows for you to meet with one of our advisers to discuss your circumstances and determine what services, if any, are appropriate for you and how much that might cost. After this if you wish to proceed, we will outline any fees that may be applicable.

Whilst we are happy to cover the cost of the first 30 minutes; if longer than this is required for the initial discussion, our hourly rates detailed below may apply after the initial 30 minutes but your adviser will discuss these with you at that time.

Fee for Preparation of Detailed Statement of Advice (SOA)

Our Fee for Preparation of a Statement of Advice is charged at our hourly rate of \$300 plus GST. Depending on the complexity of the plan, a Statement of Advice can take from approximately 2 - 10 hours to complete.

Initial Fee

Investment 0% to 4.40% may be payable when investing with us. This is calculated as a percentage of the funds you invest.

Insurance There is no direct cost to you (apart from the SOA fee); however we may be paid by the insurer, up to 125% of the premium you pay in the first year.

Ongoing Fee

Investment Depending on the level of service deemed necessary, an ongoing service fee of between 0% and 1.65% of the amount invested may be payable. These payments are sometimes paid by the fund manager from fees charged on each investment. In other cases this will be disclosed as an adviser service fee and charged to you or your investments directly. This fee is charged to cover our research and technical expertise and to ensure we are able to provide an appropriate level of ongoing service, administration, reviews and advice in relation to your investment strategy.

Insurance We receive an ongoing service fee during the life of your policy which can be up to 33% per annum of the renewal premium.

Fee for Service

A fee for service may be payable for the provision of the following services:

- The collection and analysis of your personal and financial situation.
- The consideration and investigation of financial planning strategies and financial products.
- The preparation and construction of a Statement of Advice.
- The implementation of the recommendations made in the Statement of Advice.

The Fee for Service is calculated using an hourly rate of your adviser and the time spent on the services listed above. The hourly rate for the services is \$330 inclusive of GST.

Telephone Technical Support

Clients without specified service arrangements and non-clients will be charged the applicable hourly rate for time spent providing technical support via telephone.

Brokerage – Direct shares

We may charge a fee for direct share services and this will be disclosed in the Statement of Advice. Share portfolio reviews are charged at a rate of 1.10% of the portfolio value and may reduce as the size of the portfolio increases. Trades are charged at 0.75% per trade subject to a minimum fee of \$100.

Brokerage – Agribusiness

Brokerage may be payable for the purchase of agribusiness products. The amount of brokerage varies from 0% to 10% according to the type of investment recommended. If this type of product is recommended the brokerage will be detailed in the Statement of Advice you receive.

Review Fee

A review fee may be payable to ensure the financial strategies and products remain appropriate to your needs. The review fee can be payable as a commission (a maximum of 1.65%) or a fee for service based on the applicable hourly rate. All fees charged will be fully detailed in the Statement of Advice you receive.

Fee Examples

Example 1.

If you invest \$10,000 and an upfront cost of 4.40% is payable, Avery Gibson Financial Services Pty Ltd. will receive an upfront cost of \$440 including GST. If you retain the \$10,000 investment and an ongoing service and review fee of up to 1.65% per annum is payable, Avery Gibson Financial Services Pty Ltd will receive \$165 per annum.

Example 2.

If you take out insurance cover with an annual premium of \$2,000 and the adviser selects an upfront charge, which may be up to 125%, Avery Gibson Financial Services Pty Ltd. will receive an upfront charge of \$2,500. However, if you take out an insurance policy and the adviser selects a level fee structure, Avery Gibson Financial Services Pty Ltd may receive up to 33% of the premium payable each year. Therefore if you paid \$2,000, Avery Gibson Financial Services Pty Ltd could receive up to \$660 per annum.

How do I pay for the services provided?

Due to the breadth and variety of the services provided there are a number of means by which Avery Gibson Financial Services Pty Ltd, Plan 2 Pty Ltd and your adviser may be remunerated. These include salary, fixed fee for service payments (where you are invoiced for the work done), as well as initial and/or ongoing charges. Specific detail on how your adviser is remunerated will be included in your Statement of Advice, which will contain specific information on the remuneration, commission and/or fees and benefits payable for the specific investments that you have made and details of any payments paid or receivable through referrals.

Do you receive remuneration, commission, fees or other benefits in relation to providing financial services to me and how are these calculated?

Plan 2 Pty Ltd initially receives all remuneration, commission and fee for service payments. Some of this is then paid to Avery Gibson Financial Services Pty Ltd. The proportion of this amount your adviser receives is detailed in the accompanying adviser profile. The exact amounts of remuneration paid will be included in the Statement of Advice provided to you when a recommendation is made.

Do any relationships or associations exist which might influence you in providing advice?

Plan 2 Pty Ltd. may become eligible for shareholding in Associated Advisory Practices (No.2) Ltd., which is a service company that provides legal, compliance training and business development support to us, through the placement of investment funds and or insurance products with either of the following companies:

- * All Star Funds Management
- * Almond Investor Ltd
- * Asgard Elements
- * Asgard E Wrap
- * Asgard Master Trust
- * Barossa Vines Ltd
- * Becton Investment Management
- * Blueprint Investment Plan
- * Blueprint Protection
- * Blueprint Retirement Plan
- * Brooklyn Park Olive Groves
- * BT Wrap
- * Challenger Income Plan
- * Colonial First Choice Retail
- * Colonial Geared Investments
- * Commisure
- * Cymbis Finance
- * DDH Graham
- * Discovery Commercial Office Fund
- * Discovery Core Income Fund
- * Discovery Customised Equity Portfolio
- * Forest Enterprises
- * Great Southern Agribusiness Investment Managers
- * ING – Inforce Annual Premium
- * IOOF LifeTrack
- * IOOF Portfolio Service
- * IOOF Pursuit
- * IOOF Supersaver Options
- * Investment Exchange
- * ITC Forestry
- * Mentor Personal Superannuation
- * Mentor Superannuation Master Trust & Portfolio Services
- * Navigator Master Trust (PIP & PRP)
- * Opus
- * Perpetual Protected Investments Series Only
- * Skandia One Corporate Super
- * Skandia One Retirement & Investment Solutions
- * Ventura Wholesale Funds
- * Willmott Forests Ltd

Do any relationships or associations exist which might influence you in providing advice?

Plan 2 Pty Ltd. is also paid 0.10% on some retail investments with Colonial First State, and 0.20% on retail investments with ING. This amount is paid due to the level of investments already held with them. This is not an additional cost to you or deducted from the earnings of your investments.

Based on the volume of business placed in AssetChoice, Avery Gibson Financial Services Pty Ltd may automatically receive rebates from Wrap Account Limited up to a maximum of 0.15% per annum which is applied to the aggregate of individual client balances (up to a maximum of \$250,000 per client) excluding cash. For example, the maximum of \$250,000 would equate to \$375. These payments from Wrap Account Limited are made from their own funds and are not an additional cost to you.

Product Providers Involvement in Conferences & Training Days

Avery Gibson Financial Services Pty Ltd and Plan 2 Pty Ltd produce an approved product list, which is a schedule of the products your adviser can recommend. From time to time, the providers of the products on the approved product list are invited to sponsor training days and conference programs. In return, Avery Gibson Financial Services Pty Ltd and Plan 2 Pty Ltd provide opportunities for the product providers to attend and present at these events, as well as providing

advertising opportunities at adviser functions, training days, client education seminars and adviser newsletters/circulars.

Authorised Representatives of Avery Gibson Financial Services Pty Ltd do not share directly in sponsorship payments to Avery Gibson Financial Services Pty Ltd or Plan 2 Pty Ltd. However all Authorised Representatives may benefit indirectly from lower conference and training costs as a result of these sponsorship payments.

Alternative Remuneration Register

Both Avery Gibson Financial Services Pty Ltd, Plan 2 Pty Ltd and your adviser maintain an Alternative Remuneration Register (soft dollar), which contains information about any alternative forms of payment or benefits that may be received. If you wish to inspect this Register, or ask any questions about this, please ask your Adviser.

Referral Arrangements

Your adviser may also have referral arrangements or associations with other financial services providers such as accountants, solicitors and mortgage brokers. Where you have been referred to us by someone else, we may pay them a referral fee. The amount of the consulting fee and who will receive the amount will be disclosed in your Statement of Advice. Specific details of these associations (where applicable) will be detailed in the adviser profile.

Will you give me advice that is suitable to my needs and financial circumstances?

Yes, but to do so you will need to provide us with information relating to your personal needs, objectives and financial situation before we can recommend any financial products or services to you. If you do not wish to do so, you have the right not to divulge this information to us. However, the advice you receive may not be appropriate to your personal needs, objectives and financial situation. In this case we will provide you with a warning about the possible consequences of us not receiving your full personal information. You should read the warning carefully prior to making any financial decisions.

What should I know about risks of the financial products or strategies you recommend to me?

Your adviser will explain to you any significant risks of financial products and strategies that are recommended to you. If you feel that you need further clarification, please ask your adviser.

What information do you maintain in my file and can I examine my file?

Your adviser maintains a record of your personal profile, which includes details of your financial objectives, financial circumstances, needs and requirements. They also maintain records of any recommendations made to you in the course of taking instructions from you as well as in any Statement of Advice they may provide to you.

Avery Gibson Financial Services Pty Ltd and Plan 2 Pty Ltd are committed to implementing and promoting their Privacy Policy, which ensures the privacy and security of your personal information. Please refer to the Privacy Policy section later in this Financial Services Guide.

Can I provide you with instructions about how I would like you to buy or sell financial products on my behalf?

Yes, and you can specify how you would like to give us these instructions, for example, by telephone, fax, email.

Professional Indemnity insurance cover

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$2 million in any one claim and in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

Who can I contact if I have a complaint about the provision of financial services to me?

Plan 2 Pty Ltd is a member of the Financial Ombudsman Service (FOS). If you have any complaints about the service provided, you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within seven (7) days, please put your complaint in writing to the Complaints Manager, Avery Gibson Financial Services P/L. PO Box 1223, Fortitude Valley Qld 4006. We will try and resolve your complaint quickly and fairly.
3. If the complaint cannot be resolved to your satisfaction, you have the right to complain to the Financial Ombudsman Service. They can be contacted on 1300 780 808 or place your complaint in writing to: GPO Box 3, Melbourne Vic 3001. This service is provided free of charge.

This Financial Services Guide Version 1 March 2010 is issued with the authority of Avery Gibson Financial Services Pty Ltd.

Privacy Policy

In order to comply with the requirements of the Privacy Act, we are required to advise you that this firm holds personal information about you. The information has been and will continue to be collected by us for the purpose of providing you with financial services.

We are required, pursuant to the Corporations Acts and certain regulations issued by the Australian Securities and Investments Commission, to collect information about you for the purpose of providing you with the services referred to above. If you do not provide us with the information requested by us, we may not be able to provide you with the services you require of us.

We will from time to time disclose information about you to representatives of this firm and to other professionals, insurance providers, superannuation trustees and product issuers in connection with providing you with financial advice or implementing that advice.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above or related purposes, we will seek your consent. You are entitled to obtain access to the information which we hold about you by contacting Avery Gibson Financial Services Pty Ltd. on (07) 3252 9990 or by writing to us.