

Avery Gibson

FINANCIAL SERVICES PTY LTD

Financial Services Guide

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
Fax: 07 3257 7366



Investment, Insurance & Financial Advice

Avery Gibson Financial Services Pty Ltd (ABN 45 119 229 980) is a corporate authorised representative of Plan 2 Pty Ltd (ABN: 60 010 875 073). Australian Financial Services Licensee. Licence No. 237874

Avery Gibson

FINANCIAL SERVICES PTY LTD

Financial Services Guide

This Financial Services Guide is issued by your Adviser with the authority of Plan 2 Pty Ltd. Plan 2 Pty Ltd is a Principal Member of the Financial Planning Association of Australia (FPA) and must comply with FPA's Code of Ethics and Rules of Professional Conduct.

The purpose of this Financial Services Guide is to inform you of certain basic matters relating to your rights and our responsibilities, prior to our 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 (SoA), 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.

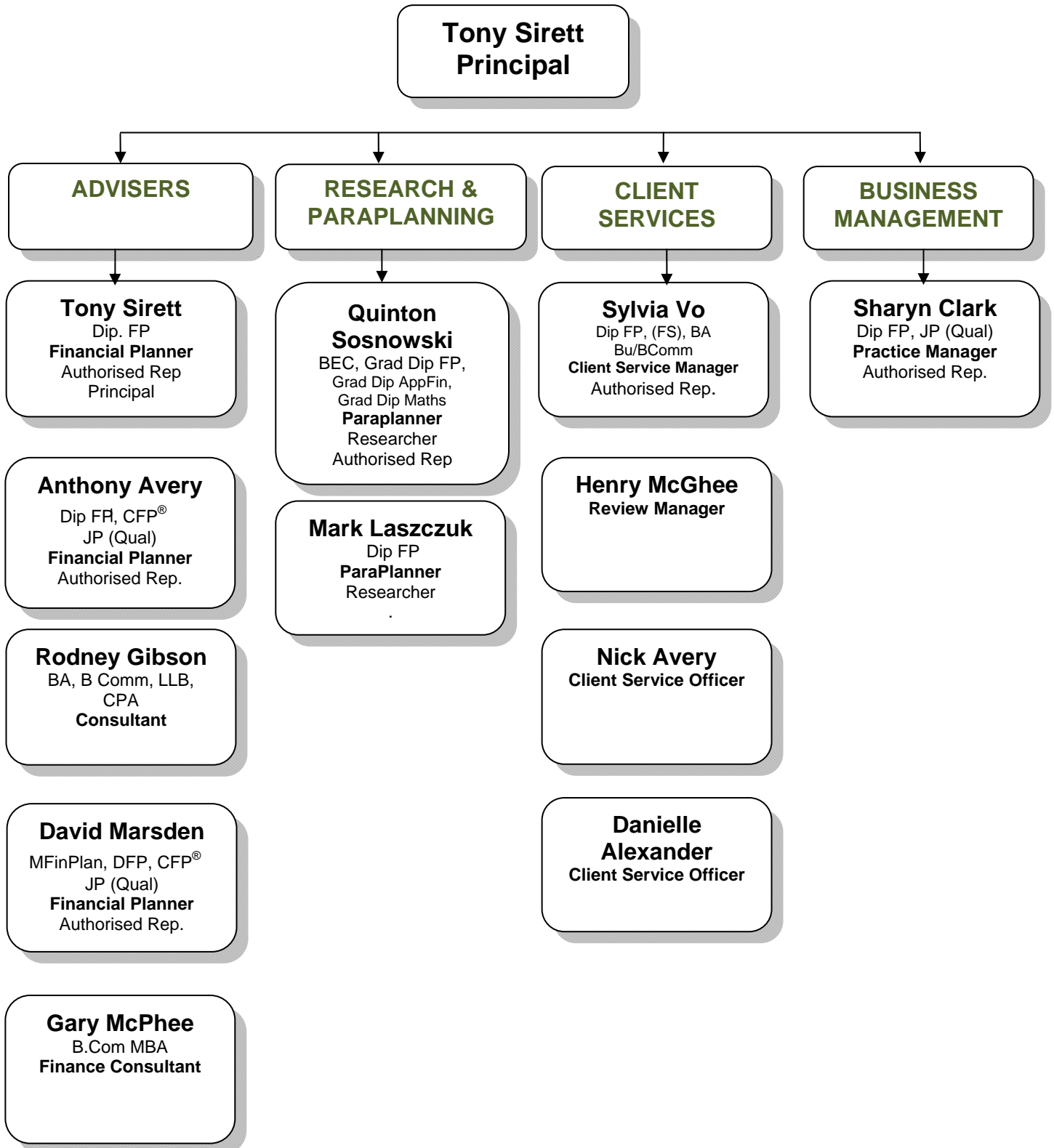
If further advice is given what documentation will be provided to me?

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of an SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being 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.

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,
- assessing your 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	Consultant	rodney@averygibson.com.au
Anthony Avery	Authorised Representative	anthony@averygibson.com.au
David Marsden	Authorised Representative	david@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. Paraplanners' duties include in-depth analysis of clients' circumstances, conducting thorough research and developing quality reports including specific recommendations.

How to contact a Paraplanner:

Name	Title	Email Address
Quinton Sosnowski	Paraplanner, Authorised Representative	quinton@averygibson.com.au
Mark Laszczuk	Paraplanner	mark@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, Authorised Representative	sharyn@averygibson.com.au
Sylvia Vo	Client Service Manager, Authorised Representative	sylvia@averygibson.com.au
Henry McGhee	Review Manager	henry@averygibson.com.au
Danielle Alexander	Client Service Officer	danielle@averygibson.com.au
Nick Avery	Client Service Officer	nick@averygibson.com.au

Who are Advisers?

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 are based on personal service coupled with professional advice. He has been in the financial services industry since 1990, 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.

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.

David Marsden

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

Education & Qualifications

David has been providing financial planning advice to clients since 1994. He holds the following qualification/professional memberships;

- Certified Financial Planner™
- Master of Personal Financial Planning
- Diploma of Financial Planning
- Graduate Diploma of Management
- Practitioner Member of the Financial Planning Association
- Justice of the Peace (Qualified)

Experience

David has over 16 years experience working with individual and business clients providing Strategic Wealth Management, Financial Planning, Investment Advice, Estate Planning, Retirement Planning, Personal and Business Insurance Planning and Self Managed Super Fund advice

What is paid to David?

David is paid a salary and may become eligible for bonuses once certain levels have been met

The kinds of financial services we are authorised to provide and kinds of products 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

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 provide you with information on this service.

Your adviser's primary duty is to provide financial services to you?

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.

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 but your adviser will discuss these with you.

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 \$330 inclusive of GST. Depending on the complexity of the plan, a Statement of Advice can take from approximately 2 - 10 hours to complete.

Fee for Service (This applies only if a detailed SOA is not required)

As an alternative to a complete SOA, a fee for service may be payable for the provision of the following services:

- collection and analysis of your personal and financial situation
- consideration and investigation of financial planning strategies and financial products

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.

Implementation Fee

- | | |
|------------|--|
| Investment | A fee of up to, but not more than 4.40% of the funds you invest may be payable when implementing the recommended investments. |
| Insurance | There is no direct cost to you. However, upon implementing insurance recommendations we may be paid by the insurer, up to 125% of the premium which you pay in the first year if an up-front payment is selected. Otherwise the payment received may be up to 33% of the premium you will pay each year. |

Review Fee

- | | |
|------------|--|
| Investment | An investment strategy must be reviewed regularly to ensure it remains appropriate for your needs. Depending on the level of service deemed necessary, an ongoing service fee of between 0% and 1.65% of your account balance 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 from the insurer during the life of your policy which can be up to 33% per annum of the renewal premium paid by the insurer. This is not an additional cost to you. |

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 up to 0.75% per trade. However, a minimum fee of \$66 (inc GST) applies.

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.

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.

Fee Examples

Example 1.

If you invest \$10,000 and an up-front cost of 2.20% is payable, Avery Gibson Financial Services Pty Ltd. will receive an up-front fee of \$220 including GST. This is paid by the investment product provider but could be deducted from your investment.

If you retain the \$10,000 investment and an ongoing service and review fee of up to 1.1% per annum is payable, Avery Gibson Financial Services Pty Ltd will receive \$110 per annum which is paid by the fund manager, from your investment.

Example 2.

If you take out insurance cover with an annual premium of \$2,000 and the adviser selects an up-front payment, which may be up to 125%, Avery Gibson Financial Services Pty Ltd. will receive an up-front payment of \$2,500.

If you take out an insurance policy and the adviser selects a level payment structure, Avery Gibson Financial Services Pty Ltd may receive up to 33% of the annual premium payable each year. Therefore if you paid \$2,000 annual premium, Avery Gibson Financial Services Pty Ltd could receive up to \$660 per annum from the insurer. This is not an additional cost to you.

Methods of payment 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.

Remuneration, commission, fees or other benefits in relation to providing financial services and how these are 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.

Relationships or associations which might influence us 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 OnePath. 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.

Advice that is suitable to your needs and financial circumstances

For us 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.

Risks of the financial products or strategies we recommend

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.

Records are maintained by Avery Gibson Financial Services Pty Ltd and Plan 2 Pty Ltd

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.

You may provide us with instructions about how you would like us to buy or sell financial products on your behalf?

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

Professional Indemnity insurance cover

We hold Professional Indemnity Insurance cover for activities conducted under our AFS licence. The limit of the indemnity is \$2.5 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 our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

Who you can contact if you have a complaint about the provision of financial services?

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 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.

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, compliance auditors 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.