

Saphal Pty Ltd ATF The Fisher Family Trust

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.

Saphal Pty Ltd as trustee for The Fisher Family Trust 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	Saphal Pty Ltd ATF The Fisher Family Trust
Trading Name	Fisher Financial Group
Australian Company Number	061 912 052
Corporate Authorised Representative ASIC Number	431167
Authorised Representative Name	Shelley Fisher
Authorised Representative ASIC Number	242842
Business Address	Suite 3, 2 Williams Road Narrogin WA 6312
Postal Address	PO Box 355 Narrogin WA 6312
Telephone	08 9881 1242
Email	shelley@fisherfg.com.au
Webpage	www.fisherfg.com.au

Shelley Fisher

Shelley is an Authorised Representative of Saphal 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

Shelley 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 Shelley. Under contract Sentry deducts a Licensee fee from the amounts received before forwarding the remuneration to Saphal Pty Ltd, who in turn pays Shelley directors distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee for Service

We charge fixed price fees for initial advice in the range of \$150 and \$300.

We charge fixed price fees for implementation and plan preparation in the range of \$2,200 and \$5,000.

We also provide fixed price ongoing service packages from between \$1,100 and \$5,500 per annum.

We may charge an hourly rate for the advice we provide in the range of \$150 and \$300 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 77% 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

Shelley may have referral arrangements with selected referral partners.

Should you engage the services of any of her referral partners Shelley may obtain a benefit in the form of a fee, a commission or a combination of both.

If a referral arrangement applies to you, Shelley will provide you with further details on the benefits received.