

Financial Planning by Design Pty Ltd ATF The M E T 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.

Financial Planning by Design Pty Ltd as trustee for The M E T Family Trust ("Financial Planning by Design") 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	Financial Planning by Design Pty Ltd ATF The M E T Family Trust
Australian Company Number	092 256 981
Corporate Authorised Representative ASIC Number	357065
Authorised Representative Name	Mathew Fogarty
Authorised Representative ASIC Number	242181
Business Address	Suite 2, 2 Central Avenue Moorabbin VIC 3189
Postal Address	PO Box 2287 Moorabbin VIC 3189
Telephone	1300 014 368
Email	mathew@fpbydesign.com.au
Webpage	www.fpbydesign.com.au

Mathew Fogarty

Mathew is an Authorised Representative of Financial Planning by Design 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
- Margin Lending
- Self Managed Superannuation Funds

Mathew is not authorised to advise and deal in relation to the following products:

- Derivatives
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration paid upon the provision of services by Mathew and under contract deducts a Licensee fee from the amounts received from Financial Planning by Design and Sentry then forwards the residual remuneration onto Financial Planning by Design. Financial Planning by Design then pays Mathew a salary and 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 consultation in the range of \$0 and \$350.

We charge fixed price fees for plan preparation and implementation in the range of \$2,900 and \$9,900.

We also provide fixed price ongoing service packages from between \$2,900 and \$8,800 per annum.

We may charge an hourly rate for the advice we provide of \$290 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 66% 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

Mathew may have referral arrangements with selected referral partners.

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

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