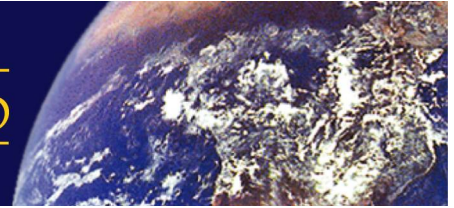


FINANCIAL SERVICES GUIDE

AUSTPLAN PTY LTD



A guide to our relationship with you and others

This is an important document and you should retain it for your own reference and for any future dealings with *Austplan Pty Ltd*. This guide contains important information about:

- ✓ the services we offer you
- ✓ how we and our employees are paid
- ✓ any potential conflict of interest we may have
- ✓ our internal and external dispute resolution procedures and how you can access them
- ✓ your privacy

AUSTPLAN PTY LTD

Australian Financial Services Licence No : 244597

ABN 32 079 967 203

25 Anderson St; Fortitude Valley Brisbane 4006

Toll Free: 1800 287 875

Phone: 07 3257 3033

Facsimile: 07 3257 3633

Website: www.austplan.com.au

Email: austplan@ecn.net.au

This Financial Services Guide is distributed with the authority of *Austplan Pty Ltd*.

You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include, who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures and how you can access them. It is intended that this FSG should assist you in determining whether to use any of the services described below.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any 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, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a 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 acquisition of that product.

Key information is set out in the following answer and question format:

1. Before you get our advice

Who is my adviser who will be providing the financial service to me?

Details about your adviser is included in the insert with this FSG.

Your adviser is an employee and authorised representative of:

Austplan Pty Ltd

ABN 32 079 967 203

25 Anderson St; Fortitude Valley Brisbane 4006

Toll Free:1800 287 875

Phone:07 3257 3033

Facsimile: 07 3257 3633

Website: www.austplan.com.au

Email:austplan@ecn.net.au

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

Austplan Pty Ltd authorises representatives to offer you the following services:

- Financial Planning and Investment Advice
- Wealth Accumulation planning
- Salary Packaging
- Risk Management (Life & Disability Insurance, Trauma and Income Protection)
- Investment Placement
- Taxation and Social Security Strategies
- Portfolio review and ongoing advice
- Estate Planning
- Deposit Products
- Basic Deposit Products

Austplan Pty Ltd representatives provide financial products advice for:

- debentures, superannuation, managed funds investments, annuities and pensions.
- All other 'public offer' investments including interest bearing and fixed interest deposits, overseas & Australian investment trusts, superannuation and retirements income investments, life insurance based products (see over page).
- We offer a combination of personal advice or general advice
- We only recommend an investment or insurance product to you after considering its suitability for your individual investment objectives, financial situation and needs.
- Your adviser can provide ongoing reviews of your portfolio. The cost of such reviews will vary in accordance with the size and complexity of your portfolio and will be agreed in consultation with you. Your adviser will document the exact nature and cost of the review service to be provided.

Who do you act for when you provide financial services to me?

Your adviser will be acting on behalf of *Austplan Pty Ltd*, therefore, responsible to you for the advisory services defined in this FSG.

Austplan Pty Ltd is an owner-operated company, all representatives are salaried employees.

Austplan Pty Ltd is licenced to provide advice on life risk insurance products and currently holds agreements with the following life companies:

MLC Limited	CommInsure	ING Limited	Tower Australia
American International Assurance Company (Australia) Limited (AIA)			
Asteron	Suncorp	Lumley Life Limited	

Are there any products or services my adviser is prohibited from providing?

As an Authorised Representative of *Austplan Pty Ltd*, your adviser is only permitted to recommend products that have been researched and approved by the licensee.

Austplan Pty Ltd has a recommended list of approved products. Your adviser cannot make a recommendation of any other products without prior approval from *Austplan Pty Ltd*

Any other restrictions on products or services the adviser can provide to you will be listed on the insert.

How will I pay for the service? Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Your initial consultation is free of charge.

Austplan Pty Ltd offer a range of payment options. We may charge you a fee on an hourly rate up to a maximum of \$150 per hour + GST, depending on the time we spend developing your plan. We will invoice you for this fee when you receive our written recommendations.

Alternatively, we may receive a payment called brokerage or commission, which is paid to *Austplan Pty Ltd* by the Financial Product Issuer you invest/contract with. Generally the commission will be based on the amount you invest/pay and may vary from product to product. Details are contained in the product disclosure brochures available from your adviser. In some circumstances you may pay us a combination of fee for service and brokerage.

If you receive personal advice from us, we will tell you about any commissions, fees and any other benefits, where possible in actual dollar amounts, in the *Statement of Advice*. Our adviser will give you this *Statement of Advice*, before we proceed to act on your instructions.

A fee is charged for the preparation of a Statement of Advice, and will be rebated to you on an implementation of the recommendations. Your adviser will discuss this with you in the initial consultation. To assist you in making an informed decision, the Statement of Advice will fully disclose all fees involved in implementation of our recommendations.

On placement of your funds, we charge an establishment fee that is based on a percentage of funds invested, this fee can range from 1% to 5%.

Investments, managed funds, insurance and superannuation will attract brokerage as outlined in the relevant product disclosure statements. Some companies will pay ongoing commissions to assist in the provision of ongoing services. The fee for *Austplan Pty Ltd's* ongoing service is based on a percentage of the value of your investment portfolio, this fee ranges from 0.25% per annum to 0.75% per annum.

The fees and commissions and other benefits paid to *Austplan Pty Ltd* will vary depending on the service being provided. Further information relating to fees and commissions and other benefits received by your adviser is included in the insert provided with this FSG. The insert also explains how fees and commissions are calculated, deducted and paid.

All *Austplan Pty Ltd* advisers are employees and paid a salary and as a consequence do not receive commissions.

Do any relationships or associations exist which might influence you in providing me with the financial services?

Product providers may provide incentives to us such as increased commissions and volume bonuses, depending on the volume of placements in their products.

We have an agreement with SECURITOR Financial Group Ltd (SECURITOR) to provide us with support services, such as compliance, training, technical services. SECURITOR is part of the St. George Bank Limited, which also includes ASGARD Capital Management Limited (ASGARD), ASSIRT and Advance Funds Management. SECURITOR provide us with an incentive to recommend ASGARD products. We pay an annual fee to SECURITOR for these services which may be partially or fully rebated to us, depending on the volume of placements our clients make in ASGARD.

For example, ASGARD may pay *Austplan Pty Ltd* a volume bonus depending on our total funds under management in the ASGARD master trust products. We currently receive no bonuses. **These payments do not result in a fee increase to you.**

Further details of the incentives, commissions and fees for each product will be provided in the Statement of Advice you receive whenever we provide you with a recommendation.

2. When you get our advice

Your questions and Our answers

Do I get detailed information about commissions and other benefits my adviser gets if I accept the recommendations?

Yes. When your adviser provides you with recommendations in a Statement of Advice, they will also provide an explanation and full written disclosure of fees and commissions relating to those recommendations.

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

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

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

We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain those risks to you.

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

We maintain a record of your personal profile which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information. If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?

Yes. You may specify how you would like to give us instructions. For example by telephone, in person, fax or email.

3. If you have any complaints

Your questions and Our answers

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

We are members of the Finance Industry Complaints Service (FICS). If you have any complaint about the service provided to you, you should take the following steps.

1. Contact your adviser and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within three days, please contact the *Austplan Pty Ltd* Managing Director Mr Phillip Gerathy or put your complaint in writing and send it to us at the address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. If the complaint can't be resolved to your satisfaction you have the right to complain to the Financial Industry Complaints Service (FICS). They can be contacted on 1300 780 808. This service is provided to you free of charge.

If your concerns are not satisfied by FICS then you have the right to proceed to the Australian Securities and Investments Commission (ASIC), they also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights. Alternatively, you can detail your complaint in an email to infoline@asic.gov.au.

Privacy Statement

What does the new Privacy Act legislation mean to me?

Laws protect the privacy of your personal information held by certain private sector organisations. *Austplan Pty Ltd*, is governed by these laws. From time to time your adviser may need to provide your personal information to *Austplan Pty Ltd* or another member of the *Austplan Pty Ltd* Group to enable fulfilment of licensed dealer obligations and the provision of other services to you. *Austplan Pty Ltd* must, as a result, provide you with the following information in respect of its handling of your personal information.

Austplan Pty Ltd from time to time collects personal information about you from your adviser.

What is my personal information used for?

Your personal information is used to:

- assist your adviser in providing advice to you.
- administer and manage your investments.
- facilitate *Austplan Pty Ltd* internal business operations, including fulfilment of any legal requirements.
- analyse products and customer needs and develop new products.
- carry out confidential maintenance and testing of computer systems.

Who else will receive access to my personal information?

We may disclose your personal information (as necessary):

- on a confidential basis to industry bodies, our agents, contractors or third party service providers that provide financial, administrative or other services for the purposes of *Austplan Pty Ltd* business or your investments. Namely, **Professional Insurances Agencies (general Insurance), Leisure Home Loans & Finance and Austplan Accounting Pty Ltd.**
- where the law requires us to do so
- if you consent.

From time to time, your adviser may provide you with marketing material prepared by a member of *Austplan Pty Ltd*. If you do not want to receive such material at any time in the future, please contact your adviser.

How do I access information you hold about me?

You are entitled at any time to request access to personal information held by your adviser or *Austplan Pty Ltd* about you and ask us to correct this information where you believe it is incorrect or out-of-date. No fee will be charged for an access request but we may charge you the reasonable costs of giving you any information you have requested. An access request can be directed through your *Austplan Pty Ltd* representative.

Where and when can I get more information about the Privacy Act with respect to my investments?

Our Privacy Statement sets out in detail our policies on the management of personal information. You can obtain a copy of this statement free of charge from your *Austplan Pty Ltd* representative or by contacting *Austplan Pty Ltd* direct.

Dated: 10th February 2004

FINANCIAL SERVICES GUIDE ACKNOWLEDGEMENT FORM

Your Adviser will give you the opportunity to ask questions about the FSG and Privacy Statement before you receive any financial advice.

I/We _____,

Acknowledge thata representative of *AUSTPLAN Pty Ltd*
(ABN 32 079 967 203) provided me/us with an Financial Services Guide (FSG).

Fact Find and Data Collection

I/We....., acknowledge that Austplan Pty
Ltd representative, was only requested to provide us
with specific advice on a limited range of products and the Austplan Pty Ltd data
collection only related to that advice.

I/We.....acknowledge that we elected not
to provide the requested information by the Austplan Pty Ltd
representative.....**(In this instance you risk making a
financial commitment to a policy, which may not be appropriate to your needs.)**

Signed: _____ Date: __/__/__

Signed: _____ Date: __/__/__