

Bruce Brammall Financial Pty Ltd ATF Bruce Brammall Financial Unit Trust

This document is issued by Sentry Financial Services Pty Ltd ABN 30 113 531 034 AFSL 286786 (Sentry). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Bruce Brammall Financial Pty Ltd as trustee for Bruce Brammall Financial Unit Trust ("Bruce Brammall Financial") 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	Bruce Brammall Financial Pty Ltd ATF Bruce Brammall Financial Unit Trust
Australian Company Number	135 598 551
Corporate Authorised Representative ASIC Number	337708
Authorised Representative Name	Bruce Brammall
Authorised Representative ASIC Number	309160
Business & Postal Address	1/420 High Street Kew VIC 3101
Telephone	03 9020 2905
Email	bruce@brucebrammalfinancial.com.au

Bruce Brammall

Bruce is a Sub-Authorised Representative of Bruce Brammall Financial and is authorised to advise and deal in the following products:

- Deposit Products
- Margin Lending
- Managed Investment Schemes
- Securities

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

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Derivatives
- Self Managed Superannuation Funds
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration paid upon the provision of services by Bruce and under contract pays Bruce Brammall Financial 98% of the amounts received. Bruce Brammall Financial funds the costs associated with operating the business. Bruce Brammall has an ownership interest in Bruce Brammall Financial Pty Ltd. Bruce receives a salary and may also receive a bonus and or income distribution from Bruce Brammall Financial Pty Ltd.

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

Fee for Service

- **Fee for service** - We charge a fee for the production of a Statement of Advice, which includes all of the research, planning, recommendations and product of the SOA. The dollar amount is subject to the complexity of the advice being provided. Most plans will have a SoA fee of between \$550 and \$4,400. But more complex plans will be more expensive, but the cost will be outlined to you before work on the Statement of Advice begins.
- **Implementation fees** - For more complex implementation procedures, we may charge an implementation fee. This will usually range from \$0 to \$2,200 but will be discussed during an initial meeting and detailed in your Statement of Advice.
- **Transaction fees** - There may be some transaction fees for implementing your investment and superannuation advice. For share trades, these might be \$0 up to \$110, or for other transactions, 0% up to 2.2%. These will be detailed in your Statement of Advice, if applicable.
- **Ongoing service fees** might either be charged as a % of assets under advice p.a. which generally range from 0% p.a. to 1.65% p.a. (excluding investments using geared funds). For example, if we charge a 1% ongoing service fee p.a. and you invest \$100,000; your ongoing service fee will be \$1,000 p.a. (assuming no change in value of the amount invested). In some cases a percentage fee of assets under advice may not be applicable in which case a flat dollar fee, generally in the range of \$200 to \$2,000 per month, may be charged.
- **Hourly Rates** - We may charge an hourly rate for the services we provide. For services provided by Bruce the rate will be up to \$400 ex gst per hour and for administrative and Paraplanning services the rate may be up to \$110 ex gst per hour.

Depending on your requirements and circumstances the above range of fees may not be applicable, we will work with you to come to a separate arrangement where we will disclose any relevant fees prior to commencing any work.

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

Bruce may have referral arrangements with selected referral partners.

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

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

Cross-endorsement

Bruce Brammall and Bruce Brammall Financial are also Authorised Representatives of WealthSure Financial Services Pty Ltd (WFS) where they provide other financial planning services. WFS operate as a separate AFSL to Sentry and therefore WFS is responsible for the advice and services provided to you by Bruce Brammall and Bruce Brammall Financial on behalf of WFS. Please refer to the WFS FSG for further information.

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