

Symbiotec Wisemen Pty Ltd ATF Symbiotic Wisemen Unit 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.

Symbiotec Wisemen Pty Ltd as trustee for Symbiotic Wisemen Unit Trust t/a Nu-Age Financial Planning (Nu-Age Financial Planning) 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	Symbiotec Wisemen Pty Ltd ATF Symbiotic Wisemen Unit Trust
Trading Name	Nu-Age Financial Planning
Australian Company Number	626 098 066
Corporate Authorised Representative ASIC Number	1268254
Authorised Representative Name	Guy Savage
Authorised Representative ASIC Number	1263677
Business Address	15/4 Ventnor Avenue, West Perth WA 6005
Postal Address	PO Box 1295 Innaloo WA 6918
Telephone	08 6424 8195
Fax	08 6311 7478
Email	guy@nuagegroup.com.au

Guy Savage

Guy is an Authorised Representative of Nu-Age Financial Planning 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
- Self Managed Superannuation Funds

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

- Derivatives
- Margin Lending
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration paid upon the provision of services by Guy and under contract deducts a Licensee fee from the amounts received from Nu-Age Financial Planning and Sentry then forwards the residual remuneration onto Nu-Age Financial Planning. Nu-Age Financial Planning then pays Guy as a contractor between 50% to 70% of the total remuneration paid to Nu-Age Financial Planning in relation to his clients.

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

Fee for Service

There is no charge for our initial consultation meeting.

We charge fixed price fees for plan preparation in the range of \$1,500 and \$10,000.

We charge fixed price fees for implementation in the range of \$500 and \$1,500.

We also provide fixed price ongoing service packages from between \$1,500 and \$12,000 per annum.

We may charge an hourly rate for the advice we provide of \$450 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.

All commissions are exclusive of GST.

Referral arrangements

Guy may have referral arrangements with selected referral partners.

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