

## Alpha Advisers Group Pty Ltd

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.

Alpha Advisers Group Pty Ltd 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:

<b>Corporate Authorised Representative Name</b>	Alpha Advisers Group Pty Ltd
<b>Australian Company Number</b>	056 731 714
<b>Corporate Authorised Representative ASIC Number</b>	327545
<b>Authorised Representative Name</b>	Deshwant S Dahiya
<b>Authorised Representative ASIC Number</b>	285493
<b>Business Address</b>	119 Willoughby Road Crows Nest NSW 2065
<b>Postal Address</b>	PO Box 426 Cremorne NSW 2090
<b>Telephone</b>	02 9904 0725
<b>Email</b>	ddahiya@alphaadvisers.com.au
<b>Webpage</b>	www.alphaadvisers.com.au

## Deshwant S Dahiya

Deshwant is a Sub-Authorised Representative of Alpha Advisers Group 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

Deshwant 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 Deshwant and under contract deducts a Licensee fee from the amounts received from Alpha Advisers Group Pty Ltd and Sentry then forwards the residual remuneration onto Alpha Advisers Group Pty Ltd. Alpha Advisers Group Pty Ltd then pays Deshwant and directors distributions.

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

### Fee for Service

**INITIAL CONSULTATION:** There is no charge for our initial consultation meeting.

**ADVICE PREPARATION & IMPLEMENTATION:** We charge fixed fee for initial advice in the range of \$1,400 and \$12,000. At the Initial Consultation, we will state our fees, which will depend on the complexity of the advice and its implementation.

**ONGOING ADVICE:** We also provide a fixed fee ongoing service from between \$1,200 and \$5,000 per annum. Once again, the fees will depend on the complexity of the advice. The Letter of Engagement will state the fee, which you will sign before the start of the financial year.

**AD HOC ADVICE:** Where you do not wish to participate in an ongoing advice fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$300 may apply. Once again, this will be disclosed prior to any work done and each time you will formally engage us.

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.