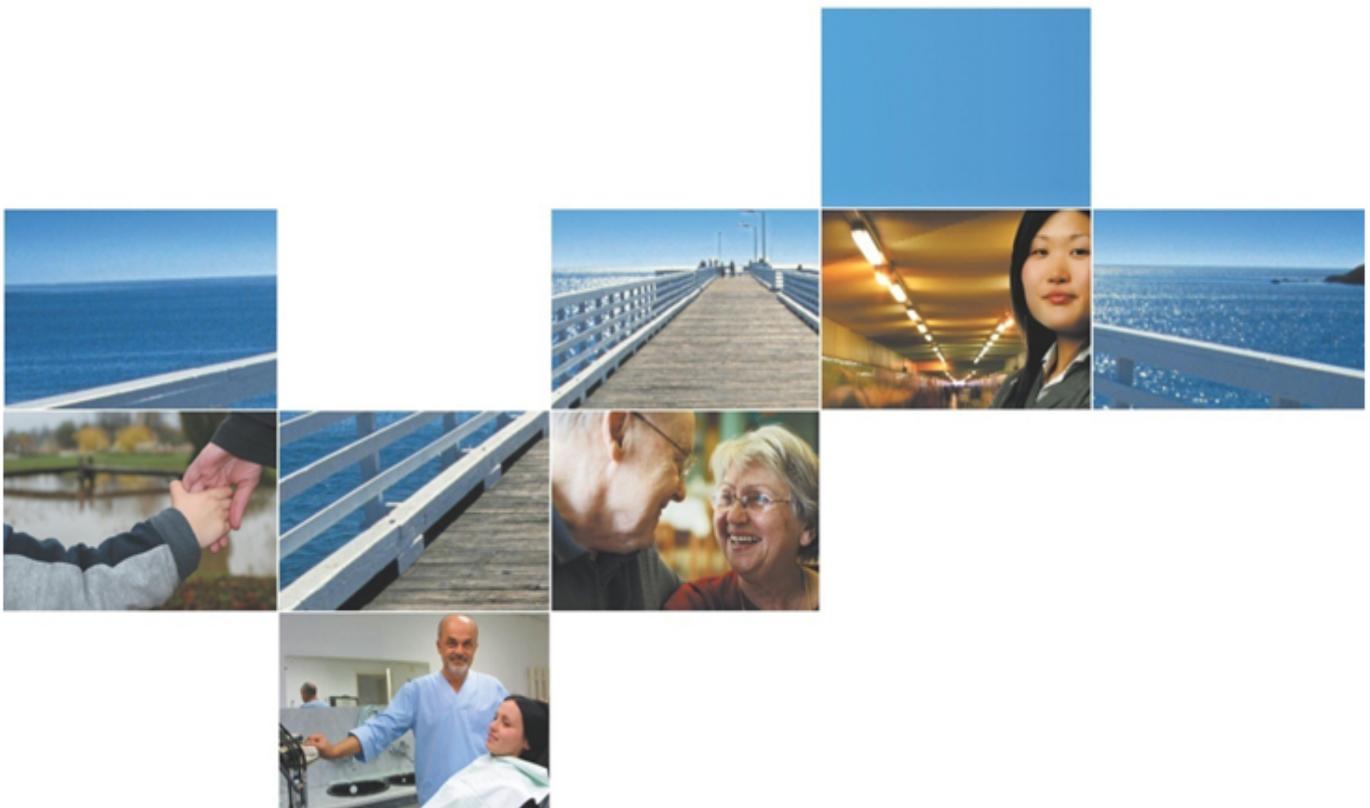




This Financial Services Guide was last reviewed and modified on 25 Feb 2013. This guide is issued by HNW Planning Pty Ltd.

FINANCIAL SERVICES GUIDE

Steven Bemrose Version - 1.0.1



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BEFORE YOU RECEIVE OUR ADVICE

Who will be providing the financial service to me?

LICENSEE

HNW Planning Pty Ltd
ABN: 42 083 745 055

Australian Financial Services Licence No: 225216

Email: info@hnwplanning.com.au

LICENSEE ADDRESS

Suite 17c, Karalta Plaza 8-12 Karalta Road
Erina NSW 2250

Phone: (02) 4365 2554

Fax: (02) 4365 0503

Who is SME Financial Services Group Pty Ltd <ATF The Sanctuary Trust>?

SME Financial Services Group Pty Ltd <ATF The Sanctuary Trust> (ASIC Representative No. 342877) is an Authorised Representative of HNW Planning Pty Ltd. The financial services that the adviser named below offers are provided through SME Financial Services Group Pty Ltd <ATF The Sanctuary Trust>, ABN 65 955 872 828.

CORPORATE AUTHORISED REPRESENTATIVE ADDRESS

SME Financial Services Group Pty Ltd <ATF The Sanctuary Trust>

Platinum Building Suite 3.11
4 Ilya Ave

Erina NSW 2250

Phone: 1300 340 060

Fax: 02 8003 9869

Email: steve@smefinancialservices.com.au

Who is my adviser?

Your adviser will be Steven Bemrose, ASIC Representative No. 292879, who is an Authorised Representative of HNW Planning Pty Ltd, engaged by SME Financial Services Group Pty Ltd <ATF The Sanctuary Trust>.

ADVISER ADDRESS

Steven Bemrose

Platinum Building Suite 3.11
4 Ilya Ave

Erina NSW 2250

Phone: 1300 340 060

Fax: 02 8003 9869

Email: steve@smefinancialservices.com.au

EDUCATION AND EXPERTISE - Steven Bemrose

Employment History	Education Details
2009 - current Financial Adviser SME Financial Services Group Pty Ltd	2005 Diploma Financial Services (Financial Planning)
2005 - 2009 Financial Adviser SME Financial Group Pty Ltd	2009 Certificate IV Financial Services
2009 - current Mortgage Broker and Intermediary SME Financial Services Group Pty Ltd	2011 Accredited Mortgage Planner
2002 - 2009 Mortgage Broker and Intermediary SME Financial Group of companies	2012 Diploma of Finance and Mortgage Broking Management



**HNW
PLANNING**

Australian Financial Services Licensee 225216

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FINANCIAL SERVICES GUIDE

You have the right to ask us about our charges, the type of advice we will provide 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, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

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, business relationships and associations which may have influenced the provision of the advice.

If our representative provides further advice to you, and that further advice is related to the advice we provided to you in a previous Statement of Advice and we do not give that further advice in writing you may request a copy of the record of that further advice at any time up to 7 years from the date our representative gave the further advice to you.

You can request the record of the advice by contacting the representative or us in writing or by telephone or by email.

In the event we make a recommendation to acquire a particular financial product (other than securities), 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.



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BEFORE YOU RECEIVE OUR ADVICE

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

HNW Planning Pty Ltd is authorised to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

We can provide advice on the following products:

- Deposit products;
- Non-cash payment products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed Investment Schemes;
- Securities (equities, managed funds, installment and endowment warrants);
- Retirement Savings Account Products; and
- Superannuation

We can deal in the following products:

- Deposit products;
- Non-cash payment products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed Investment Schemes;
- Securities (equities, managed funds, installment and endowment warrants);
- Retirement Savings Account; and
- Superannuation



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WHAT WE DO AND HOW WE ARE PAID

Internal databases are maintained detailing client's investments that were recommended by HNW Planning Pty Ltd. This does not constitute portfolio monitoring. Portfolios are reviewed on an annual basis or more regularly subject to need and the client's or HNW Planning's discretion.

Outside the regulated Australian Financial Services licence framework, HNW Planning offers other services for which it is remunerated including:

- Referrals to direct property specialists
- Self Managed Superannuation Fund Administration

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

HNW Planning Pty Ltd is responsible for the financial services provided to you.

How will I pay for the services?

- HNW Planning Pty Ltd may receive commissions from the issuers of the products approved by HNW Planning Pty Ltd and that may be recommended.
- Where we recommend a life insurance product we may be paid a commission by the life insurance company.
- Alternatively, where appropriate we might enter into a fee-for-service arrangement directly with you.

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

- Most managers of products recommended offer to pay HNW Planning Pty Ltd an initial commission. This commission, which can vary depending on the product and manager, is in a range of between 0% and 5% and calculated on your investment amount and paid by the manager when you make an investment. For example, on an investment amount of \$10,000, 3% initial commission would equate to \$300. Dependant on the product and the manager this may or may not reduce the total amount of your capital invested and/or redeemable. Alternative fee-for-service arrangements might see this commission rebated to you.
- The managers of the products may pay HNW Planning Pty Ltd an ongoing commission. This commission, which can vary depending on the product and manager, is calculated in a range of between 0% and 1.2% per annum on the balance in your account. For example, on an investment amount of \$10,000, a 1% ongoing commission would equate to \$100 per annum. Alternative fee-for-service arrangements might see this commission rebated to you.

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WHAT WE DO AND HOW WE ARE PAID.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated? (continued)

- Where a life insurance company product has been recommended the issuer of the product will pay HNW Planning Pty Ltd a commission. This commission ranges between 0% (for some investment products) and up to 125% (for some personal risk products) of your first year's premium. For example, on a life insurance policy with a premium of \$600, an initial commission of 120% would equate to \$720.
- Where a life insurance company product has been recommended the issuer of the product will pay HNW Planning Pty Ltd an ongoing commission. This commission which can vary depending on the product is calculated in a range of between 0.15% (for some investment products) and up to 30% (for some personal risk products). This commission is paid each month or upon annual renewal for personal risk products. For example, on a life insurance policy with an annual premium of \$600, an ongoing commission of 15% would equate to \$90 annually.
- The licensee will receive brokerage of between 0% and 1% of the transacted amount for acting as intermediary for buying and selling of direct equities. For example, brokerage of 0.85% on a transaction of \$10,000 shares bought would equate to \$85.
- I am sub-authorised by a Corporate Authorised Representative (CAR) of HNW Planning Pty Ltd. A percentage of revenue I generate is retained by HNW Planning Pty Ltd. HNW Planning Pty Ltd pays the CAR a proportion of its revenue based on, and adjusted according to, the scale of that revenue. I am separately engaged by that CAR.
- I may be entitled to a bonus from the CAR based on income generated by me. At this time I am not aware if I will receive any such bonus. I am not aware of any other incentive that I may receive from the licensee, the CAR, or any product issuer.
- The exact amounts of any fees, commissions, bonuses or other incentives received by the licensee and the CAR, and my share of that, will be included in any Statement of Advice that I will provide to you.

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

Neither I, the CAR nor HNW Planning Pty Ltd, nor any related bodies corporate have any relationships or association with any product issuer that could be expected to influence us in the provision of the financial services.

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WHEN YOU RECEIVE OUR ADVICE

Will you provide 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 the risks of the financial products or strategies you recommend 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.
- While committed to your privacy we are also committed to providing parties with whom we have a business relationship and who have provided us with your details by way of referral, with information to help them better serve your needs and better understand the advantages we provide to you as a mutual client. We do this by providing broad information on client communication levels and on acceptance rates of advice provided.
- If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.
- You have the right to request the return of your original file. In such case HNW Planning reserve the right to keep a copy of your original file.
- Increasingly, as technology progresses, your file will contain more electronic/digital information.
- We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.

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, fax, or other means.

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IF YOU HAVE ANY COMPLAINTS

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

- HNW Planning Pty Ltd is a member of the Financial Ombudsman Service.
- If you have any complaint about the service provided to you, you should take the following steps:
 - Contact us and tell us about your complaint. If your complaint is not satisfactorily resolved within 3 days, please contact the Compliance Manager of HNW Planning Pty Ltd or put your complaint in writing and send to Suite 17c Karalta Plaza, 8-12 Karalta Road Erina 2250 NSW. We will seek to resolve your complaint quickly and fairly. If the complaint cannot be addressed to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted at GPO Box 3 Melbourne VIC 3001, on 1300 780 808, or by email: info@fos.org.au, web: <http://www.fos.org.au/>. This service is provided to you free of charge.

Stage 1 of the FOS process is where FOS facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FOS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision "on the papers" taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia. They can be contacted at PO Box 109, Collins Street West, Melbourne Vic 8007.

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Do you hold Professional Indemnity Insurance?

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$3million for any one claim and \$6million in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims in relation to the professional business services of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the provision of the relevant services). Our Professional Indemnity insurance cover is subject to the policy terms and conditions, however we believe that the cover generally satisfies the requirements of s.912B of the Corporations Act.