



Financial Services Guide

Part Two

This document is part two of a Financial Services Guide and should be read in conjunction with part one.

This Financial Services Guide (FSG) Contains Important information about:

- Your Authorised Representative/s;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How Australian Finance Group Financial Planning Pty Ltd (the Licensee, 'AFGFP') and its Authorised Representatives are paid.

1. Details of Your Representative

1a. Corporate Authorised Representative Profile

Corporate Authorised Representative Name	Focused Life Solutions Pty Ltd
Australian Business Number	75 114 698 154
Corporate Authorised Representative ASIC Number	291465
Business Address	Shop 35 Livingston Shopping Centre, Corner Nicholson & Ranford Rds, Canning Vale 6155
Postal Address	PO Box 5336, Canning Vale 6155
Telephone	1300 13 37 97
Fax	08 9456 3177
Web Page	www.focusedgroup.com.au

Focused Life Solutions Pty Ltd is an Authorised Representative of Australian Finance Group Financial Planning Pty Ltd (License Number 247105).

1b. Authorised Representative Profile

Authorised Representative Name	Samantha Hince
Authorised Representative ASIC Number	242797
Business Address	Shop 35 Livingston Shopping Centre, Corner Nicholson & Ranford Rds, Canning Vale 6155
Postal Address	PO Box 5336, Canning Vale 6155
Telephone	1300 13 37 97
Fax	08 9456 3177
Mobile	0403 034 710
Email	Sam.Hince@focusedgroup.com.au

Samantha Hince is a Sub Authorised Representative of Focused Life Solutions Pty Ltd.

1c. Authorised Representative Background

Sam has nine years experience in the Financial Services Industry and holds a Diploma of Financial Planning from Deakin University.

2. Products And Services

2a. Financial Products Offered

The representative named in this Financial Services Guide has been authorised by Australian Finance Group Financial Planning Pty Ltd to provide Financial Product Advice & Deal in the following products:

- Life Products – Life Risk Insurance Products;
- Life Products – Investment Life Insurance Products;
- Superannuation;
- Managed Investments;
- Securities;
- Deposit & Payment Products;
- Government Debentures, Stocks and Bonds; and
- Retirement Savings Accounts.

Only products researched and approved by AFG Financial Planning Pty Ltd can be recommended by your Authorised Representative.

2b. Services Offered

The representative named in this Financial Services Guide is able to offer you the following services:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Risk & Insurance Analysis | <input checked="" type="checkbox"/> Guidance on Budgeting |
| <input checked="" type="checkbox"/> Investment Strategies | <input checked="" type="checkbox"/> Socially Responsible Investments |
| <input checked="" type="checkbox"/> Superannuation Strategies | <input checked="" type="checkbox"/> Business Succession Planning |
| <input checked="" type="checkbox"/> Debt Management | <input checked="" type="checkbox"/> Centrelink & Veteran Affairs Planning |
| <input checked="" type="checkbox"/> Wealth Accumulation Strategies | <input checked="" type="checkbox"/> Tax Minimisation / Agribusiness |
| <input checked="" type="checkbox"/> Pre-Retirement Strategies | <input checked="" type="checkbox"/> Direct Property |
| <input checked="" type="checkbox"/> Estate Planning Strategies | <input checked="" type="checkbox"/> Self Managed Superannuation Funds |
| <input checked="" type="checkbox"/> Gearing Strategies | <input checked="" type="checkbox"/> Salary Packaging |

3. Remuneration

Australian Finance Group Financial Planning Pty Ltd receives all remuneration upon implementation of the products and services provided by your adviser.

AFG Financial Planning then pays Focused Life Solutions 93% of all commissions and fees received. From this Focused Life Solutions pays Sam Hince a salary and funds the costs associated with operating their business.

Following is a guide as to how commissions and/or fees may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended.

To better serve our clients needs and deliver superior service, AFG Financial Planning offer two ways of charging fees and commissions:

- (a) Pay As You Go (3a)
- (b) Service Packages (3b)

If you choose a service package, the pay as you go option does not apply.

All fees are inclusive of GST.

3a. Remuneration Schedule One (Pay As You Go)

3a.i Initial Discussion Fees

Item	Time Allowed in Fixed Cost	Fixed Cost	Additional Hourly Rate	Inclusions
Initial Consultation	1hr	Nil	\$120	<ul style="list-style-type: none"> • Discuss Needs • Collect Data • Establish Scope Of Advice
Additional Consultations	N/A	N/A	\$120	<ul style="list-style-type: none"> • As required
Travel Fee	N/A	\$88	N/A	<ul style="list-style-type: none"> • Includes time and vehicle running costs for consultations within 100km of Focused Life Solutions office. • For distances greater than 100km, consult your adviser

3a.ii Advice Preparation Fees

Scope of Advice	Time Allowed in Fixed Cost	Fixed Cost	Strategy Inclusions
Standard SoA (Single Strategy Or Issue)	3hrs	\$350.00	<ul style="list-style-type: none"> • Personal Insurance Analysis & Strategy • Investment Analysis & Strategy
Comprehensive SoA (Multiple Strategies Or Issues)	6hrs	\$880.00	<ul style="list-style-type: none"> • Cash Flow & Debt Analysis • Investment Analysis & Strategies • Personal Insurance Analysis & Strategies • Debt Management Strategies • Non Complex Tax Minimisation • Estate Planning Requirements • Retirement Analysis
Complex SoA (Multiple Strategies Across Different Tax & Investment structures)	15hrs	\$3,300.00	<ul style="list-style-type: none"> • Complete Financial Planning Advice • Wealth Protection (Insurances) • Investment Strategies including but not limited to Savings Plans, Managed Funds, Property (listed & unlisted), Shares, Tax-Minimisation • Cash Flow Analysis & Budgeting • Debt Structuring • Retirement & Superannuation Analysis • Centrelink Analysis • Estate Planning Requirements

Note: The fees outlined above could be greater than the cost shown and, in these instances; you will be informed in writing of the exact fee payable prior to the commencement of the provision of the financial service.

3a.iii Advice Implementation - Investment

Investment Of Superannuation & Non Superannuation Funds (1 st year only)	1st \$100,000	3.30%
	\$100,001 - \$250,000	2.20%
	\$250,001 - \$500,000	1.10%

(E.g. if you invested \$400,000 the commission earned would be [\$400,000 @ 1.1% = \$4,400])

> \$500,001

1.10%

3a.iv Advice Implementation – Life Insurance (Risk Products)

Implementation Of Personal Insurance Recommendations (1st year only)

Range From 0% To 130%

The commission is a percentage of the base premium you pay (i.e. premium excluding stamp duty, GST, modal loadings or any other government charges, taxes, fees or levies). If your annual premium were \$500 AFG Financial Planning would receive up to \$650 based on the maximum.

3a.v Review/Ongoing Advice - Investment

Based On An Account Balance Of Superannuation & Non Superannuation Funds

0% to 1.10% of Funds Invested Not Exceeding \$2,200.00 in total charge

(E.g. if your account balance were \$150,000 the commission earned would be [\$150,000 @ 1.1% = \$1650pa] based on the maximum).

3a.vi Review/Ongoing Advice – Life Insurance (Risk Products)

Review/Ongoing Advice Personal Insurance

Range From 5% to 15% per annum

AFG Financial Planning will also receive a renewal commission from the product provider each year while your policy is in force. This is a percentage of the annual premium you pay. If your annual premium is \$500 we would receive up to \$75pa based on maximum.

Tax Effective Implementation Commissions (1st Year only)

From 0% to 13.2% Max

Tax effective product providers pay up 13.2% commissions. (Example, if you invest \$100,000 AFGFP would receive \$13,200).

*** N.B. The fees and commissions shown above may be described as a fee or commission in the SoA. This depends on the product that is recommended to you and whether commission is paid by the product provider***

3.b. Remuneration Schedule Two (Service Packages)

3b.i. Service Package One

AAA Service Package Details Summary

- \$450 Statement Of Advice Preparation Fee
 - 0.55% Implementation Fee on investments placed
 - Insurance Implementation from 0% to 130% (refer 3a.iv)
 - 1.1% per annum Funds Under Advice (FUA) (Minimum Funds \$300,000) e.g. \$3,300 minimum with a maximum of \$11,000
 - Insurance Ongoing From 5% To 15% per annum (refer 3a.vi)
-

1 Initial Service

We will provide Initial Advice encompassing design & construction of a personal financial strategy, which will be based on the data collected from you. This advice will address the areas listed:

- Superannuation
 - Cash Flow & Budgeting
 - Tax Efficiency (Possibly Incorporating Gearing Strategies)
 - Retirement Planning & Strategies To Maximise Centrelink Entitlements (Including Superannuation, Rollovers And Income Streams)
 - Asset Allocation Following An Analysis Of Your Tolerance To Risk
 - Specific Advice Relating To Existing Investments
 - Small Business Issues
 - Estate & Succession Planning
 - Debt Management Including Geared Investments
 - Salary & Remuneration Planning
 - Effective Wealth Protection
-

2 Implementation

Implementation Of Our Investment Recommendations Involves:

- Rolling Over/Redeeming/Purchasing Managed Investments and Superannuation
 - Arranging For The Sale Or Purchase Of Listed Investments
 - All Other Administrative Matters Required To Implement Our Investment and Insurance Recommendations
-

3 Ongoing Service

Your investment strategy or portfolio may need adjusting from time to time for a range of reasons. Examples are changes in the economic environment, changes in your needs and objectives, changes in investment sector or fund manager performance and changes to the tax position of various investments.

Ongoing advice and review regarding your portfolio should be of high priority and in fact, is an aspect of our service that we believe is essential to ensure that your portfolio continues to meet your objectives.

- 1 × Annual Review Meeting
 - 1 × Comprehensive Review Statement of Advice
 - 2 × Client Newsletter.
 - Budgeting Program
 - Implementation of Additional Contributions.
 - Basic Client Briefing
 - 4 Hours Additional Planning Time Per Annum
 - Unlimited Preparation Time Complimentary
 - Referrals To Other Professionals As & When Required
 - Rebate Total Asset Management Commission Payable
 - Estate Planning & Lost Superannuation Service
 - Personal Financial Compendium
-

3b.ii Service Package Two

AA Service Package Details Summary

- \$550 Statement Of Advice Preparation Fee
 - 2.2% Implementation Fee on all investments placed
 - Insurance Implementation from 0% to 130% (refer 3.a.iv.)
 - 1.1% Funds Under Advice (FUA) with a minimum charge of \$1,650 and maximum of \$5,500
 - Insurance Ongoing From 5% to 15% per annum (refer 3.a.vi.)
-

1 Initial Service

We will provide Initial Advice encompassing design & construction of a personal financial strategy, which will be based on the data, collected from you. This Statement of Advice will address the areas listed:

- Superannuation
 - Cash Flow & Budgeting
 - Tax Efficiency (Possibly Incorporating Gearing Strategies)
 - Retirement Planning & Strategies To Maximise Centrelink Entitlements (Including Superannuation, Rollovers And Income Streams)
 - Asset Allocation Following An Analysis Of Your Tolerance To Risk
 - Specific Advice Relating To Existing Investments
 - Small Business Issues
 - Estate & Succession Planning
 - Debt Management Including Geared Investments
 - Salary & Remuneration Planning
 - Effective Wealth Protection
-

2 Implementation

Implementation Of Our Investment Recommendations Involves:

- Rolling Over/Redeeming/Purchasing Managed Investments
 - Arranging For The Sale Or Purchase Of Listed Investments
 - All Other Administrative Matters Required To Implement Our Investment Recommendations
-

3 Ongoing Service

Your investment strategy or your investment portfolio may become unsuitable for a range of reasons. Examples are changes in the economic environment, changes in your needs and objectives, changes in investment sector or fund manager performance and changes to the tax position of various investments.

Ongoing advice and review regarding your strategy should be of high priority and in fact, is an aspect of our service that we believe is essential to ensure that your strategy continues to meet your objectives.

- 1 × Annual Review Meeting
 - 1 × Client Newsletter
 - Budgeting Program
 - 1.1% per annum Implementation Of Additional Contributions
 - Basic Client Briefing
 - 2 Hours Additional Planning Time Per Annum
 - Referrals To Other Professionals As & When Required
 - Rebate Total Asset Management Commission Payable
 - Estate Planning & Lost Superannuation Service
-

3b.iii Service Package Three

A Service Package Details Summary

- \$650 Statement Of Advice Preparation Fee
 - 3.3% per annum Implementation Fee of investments placed
 - Insurance Implementation from 0% to 130% (refer 3.a.iv.)
 - 0.66% Funds Under Advice (FUA) with a minimum charge of \$550 and a maximum of \$1,650
 - Insurance Ongoing From 5% to 15% per annum (refer 3.a.vi.)
-

1 Initial Service

We will be responsible for Initial Advice encompassing design & construction of a personal financial strategy, which will be based on the data, collected from you. This Statement of Advice will address the areas listed:

- Superannuation
 - Cash Flow & Budgeting
 - Tax Efficiency (Possibly Incorporating Gearing Strategies)
 - Retirement Planning & Strategies To Maximise Centrelink Entitlements (Including Superannuation, Rollovers And Income Streams)
 - Asset Allocation Following An Analysis Of Your Tolerance To Risk
 - Specific Advice Relating To Existing Investments
 - Small Business Issues
 - Estate & Succession Planning
 - Debt Management Including Geared Investments
 - Salary & Remuneration Planning
 - Effective Wealth Protection
-

2 Implementation

Implementation Of Our Investment Recommendations Involves:

- Rolling Over/Redeeming/Purchasing Managed Investments
 - Arranging For The Sale Or Purchase Of Listed Investments
 - All Other Administrative Matters Required To Implement Our Investment Recommendations
-

3 Ongoing Service

Your investment strategy or your investment portfolio may become unsuitable for a range of reasons. Examples are changes in the economic environment, changes in your needs and objectives, changes in investment sector or fund manager performance and changes to the tax position of various investments.

Ongoing advice and review regarding your strategy should be of high priority and in fact, is an aspect of our service that we believe is essential to ensure that your strategy continues to meet your objectives.

- 1 x Offer Annual Review Meeting
 - 1 x Client Newsletter.
 - 2% Charge Implementation of Additional Contributions.
 - 1Hour Additional Planning Time Per Annum.
 - Referrals To Other Professionals As & When Required.
 - Rebate Total Asset Management Commission Payable.
 - Estate Planning & Lost Superannuation Service.
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3b. Other Remuneration I may receive.

Pride 2007 Rewards Program

As an adviser of AFGFP I am eligible for the *Pride of 2007 Rewards Program*. This Program is an incentive based conference program running over the 12 month period from 1 January 2007 to 31 December 2007 and is based on the profitability of each adviser (or corporate representative/business entity) over the period, to AFGFP. Pride 2007 provides for up to 2 tickets per adviser (or corporate representative/business) to attend the Pride Conference in South Africa (to be held in 2008) to the approximate maximum value of \$30,000.

Profitability to AFGFP is based on the retained revenue from each adviser including assessment of the value of override payments from various investment or risk platforms related to each adviser, as outlined in this FSG. Any override payments do not are at no additional cost to you beyond those fees and charges disclosed in this FSG, the SoA or relevant Product Disclosure Statement(s).