

DWM (TAS) Pty Ltd

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.

DWM (TAS) 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:

Corporate Authorised Representative Name	DWM (TAS) Pty Ltd
Trading Name	Ivy Wealth
Australian Company Number	153 421 179
Corporate Authorised Representative ASIC Number	464704
Authorised Representative Name	Adam Christopher
Authorised Representative ASIC Number	1003009
Business Address	Level 9, 39 Murray Street Hobart TAS 7000
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Webpage	www.ivywealth.com.au

Adam Christopher

Adam is an Authorised Representative of DWM (TAS) 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
- Self Managed Superannuation Funds

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

- Derivatives
- Margin Lending
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration in relation to the provision of services by Adam. Under contract Sentry deducts a Licensee fee from the amount received before forwarding the remuneration to DWM (TAS) Pty Ltd, who in turn pays Adam a salary. Adam may also receive a bonus if certain targets are achieved.

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

Fee for Service

We charge fixed price fees for an initial consultation in the range of \$0 and \$1,500.

We charge fixed price fees for Plan Preparation in the range of \$0 and \$15,000.

We charge fixed price fees for implementation in the range of \$0 and \$15,000.

We also provide fixed price ongoing service packages in the range of \$0 and \$10,000 per annum. In some cases, a fixed fee may not be applicable and then ongoing service fees will be charged as a % of assets under advice p.a. which will range from 0% and 1.1% p.a. (excluding investments using geared funds). For example, if we charge a 1.1% ongoing service fee p.a. and you invest \$100,000; your ongoing service fee will be \$1,100 p.a. (assuming no change in value of the amount invested).

We may charge an hourly rate for the advice we provide up to \$300 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 88% 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 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

Adam may have referral arrangements with selected referral partners.

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

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