

FINANCIAL SERVICES GUIDE

Government regulations require that we provide you with a Financial Services Guide prior to providing financial planning services. Please read this document to ensure you understand the nature of services being provided.

WHO IS SAGECORP?

SageCorp holds an Australian Financial Services Licence No. 246306. SageCorp is responsible for the investment advice its Authorised Representatives provide to you and only authorises them to recommend products on SageCorp's current recommended list. SageCorp directors have several years of experience. SageCorp has no ownership connections with any fund managers, life offices, banks or other product providers.

WHAT SERVICES CAN SAGECORP PROVIDE TO YOU?

As a licensed securities dealer, SageCorp is able to provide advice on:

- Investments to Create and Protect Wealth
- Retirement Planning
- Low Cost Regular Investments Programs
- Listed Shares
- Regular Investments Reviews
- Tax Planning Strategies
- Superannuation and Rollover Advice
- Gearing Strategies

SageCorp can also provide advice on a variety of life office products including:

- Personal Insurance (income protection, trauma and life insurance)
- Business Expense Insurance
- Annuities, Superannuation, Allocated Annuities etc.

In addition, SageCorp also has arrangements with a variety of credit providers to provide the following to clients:

- Home loans
- Business line of credits and investment loans
- Leasing and asset purchase facilities

WILL SAGECORP'S ADVICE BE SUITABLE FOR YOU?

Your SageCorp Representative will recommend certain strategies and transactions to you after considering their suitability for your individual investment needs, objectives and financial circumstances. Should you not wish to provide such personal and financial information, these recommendations might not then be appropriate for your objectives and needs. To proceed with implementation of your financial plan, your adviser will require your instructions in writing or, where applicable, completed application forms.

Whenever a SageCorp Representative provides you with advice, this advice will be provided to you in the form of a **Statement of Advice**. If this is not provided at the time of the advice, it must generally be provided before any consequent investment action is taken.

You may elect not to receive a Statement of Advice. However, this does not relieve SageCorp of the need to advise you of remuneration and any other benefits it will receive from the advice if implemented.

OTHER (NON INVESTMENT) SERVICES

For advice and services on non-investment related products, (finance, personal insurance etc) fees and commissions may be earned by SageCorp or your adviser and these are disclosed by your adviser an/or are detailed in the life office/credit provider's documentation.

HOW WILL YOUR ADVISER BE PAID?

Initial discussion

As a new client, you may have an initial, no obligation discussion free of charge to find out about the services your SageCorp Authorised Representative can provide.

Standard investment services

Charges for investment advice and placement of funds with the portfolio administration service are based on the SageCorp Fee Schedule below. Charges may be subject to a minimum portfolio preparation and advice fee that will be determined and advised at the initial client interview.

For Portfolio purposes only:

1. Strategy Preparation Fee

This initial fee covers the cost we incur in designing and implementing your personal financial planning strategies. It may be payable even in the event you do not proceed with our recommendations.

2. Implementation Fee

We offer two options for clients to make payments of this fee.

(i) Fee for Service:

We can invoice you for our work based on an hourly rate of \$200.00 + GST; and/or

(ii) Brokerage:

Brokerage payments based on a percentage of the assets invested under the plan. On placement of your investments with the fund managers, SageCorp may receive brokerage from individual fund managers.

These are once only fees relating to the initial advice on and placement of new funds. All commissions and/or fees that may be payable to SageCorp will be disclosed to you in your financial plan.

In addition there may be continuing periodic commissions payable by fund managers and life companies over the life of the product and calculated on the basis of the account balance of your investment at the time of calculation included in the cost of the product. All of these fees and commissions are set out in detail in the financial plan you will receive and if you do not understand them, you should ask your adviser for clarification.

3. Insurance Recommendations

Commission is received as payments for contracts placed with Insurance Companies. The rate of commission is set in agreement by the Life Companies and SageCorp Securities.

Example of percentage fees:

If a fee or commission is calculated on 3%, this equates to a fee of \$300 per \$10,000 invested.

What Are Your Rights?

- You have a right to know about the risks involved in the investments recommended to you. If not discussed, you should ask us about such risks. You need to understand that there are no guarantees on the future capital growth of investments.
- You have the right to ask us about our charges and the type of advice we will give you.
- Your adviser will maintain records of any verbal recommendations and disclosure (of fees, benefits and other interests) made to you. You have a right to examine these records.

You should ensure you receive written confirmation of your investment or policy from the product provider promptly.

What can you do if you have a complaint?

SageCorp has internal complaints handling procedures and if you have any problems with the services provided to you, you can take the following steps:

- Step 1:** Make a written complaint to your adviser and send a copy to the Complaints Resolution Manager at SageCorp's Head Office at the address on the back page of this guide:
- Step 2:** If you are not satisfied with your adviser's response, contact the Complaints Resolution Manager at SageCorp's Head office at the back of this guide; and
- Step 3:** If after providing details of your complaint in writing to SageCorp, you do not consider you have obtained a satisfactory solution after 45 days, you have the right to make a complaint to an external disputes resolution scheme. You can contact the Financial Industry Complaints Services (FICS) on 1800 335 405.

ASIC (Australian Securities & Investment Commission) also has an infoline on 1300 300 630 which you may use to obtain information about your rights.

ABOUT YOUR SAGECORP ADVISER

Who is your adviser?

Jim Bivoltsis is an authorised representative of SageCorp Securities Pty Ltd, ABN 74 096 562 266. SageCorp holds an Australian Financial Services Licence No. 246306, and his office is located at Suite 4, Ground Floor, 155 Main Street Osborne Park WA 6017. He holds a Letter of Authority from SageCorp Securities Pty Ltd.

Jim has been involved in the Financial Services Industry for over 25 years. He has completed a Bachelor of Arts (UWA) and the Diploma of Financial Services (Financial Planning) and is a General Member of the Financial Planning Association of Australia. He is also a Fellow of the Australian Institute of Banking and Finance and the Australian Insurance Institute.

His past experience includes service with National Mutual (AXA), AMP and national Australia bank.

Investment advisory services

Jim is qualified to give advice on:

Financial Planning	Insurance
Superannuation	Securities
Management Investments	

SageCorp Securities charge for investment advisory services on the basis described in this Financial Services Guide, and as specifically described in any Statement of Advice provided.

Jim is not qualified to give advice on Derivatives, and you may need to refer to other sources for such advice if you require it. Jim will assist you in this regard if needed.

Reviews of investments and finance and insurance requirements

It is essential that your investment and financial position, and insurance needs be periodically reviewed. You should discuss this service with your adviser. You may initiate a review at any time. You may also enter into an agreement with us to provide a review service at agreed intervals.

Fees for reviews of your investment portfolio are payable to, and cheques should be made out to, SageCorp Securities. Portion of these fees are paid to the adviser and will be disclosed by the adviser.

If you want more information about any of these matters, please ask us. It is our aim to help you understand everything you need to know.

SageCorp Securities Pty Ltd

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Directors

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Information in this Financial Services Guide was current at the time of publication/printing. Should any material changes have occurred in the interim, your SageCorp adviser will inform you.

Privacy Act 1988 Disclosure

In the process of servicing your investment needs we may collect information about you in order to comply with requirements of the Corporations Act. Without this information we are not able to satisfy requirements of account identification, and, where applicable, not able to provide advice appropriate to your circumstances. We advise that we may:

- use & disclose your information in relation to our internal administration and operations;
- disclose your information to debt collectors, credit reporting agencies or contractors (which we use to settle your securities transactions) and to other parties authorised and/or required by law to collect your information;
- use your information to maintain our relationship with you as your financial adviser;
- use your information for compliance with relevant legislation and regulations.

You may request access to this information about you that we have collected and which has been retained by us. Access will be granted in accordance with the Privacy Act 1988 (Cwth) and we may charge a reasonable fee. If any of your information is inaccurate, you may request that it be corrected.