

Aston Financial 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.

Aston Financial 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	Aston Financial Pty Ltd
Australian Company Number	612 224 094
Corporate Authorised Representative ASIC Number	1243724
Authorised Representative Name	Paul Williams
Authorised Representative ASIC Number	1004054
Business Address	75 London Crescent Canberra ACT 2601
Postal Address	GPO Box 1904 Canberra ACT 2601
Telephone	0403 608 529
Email	paul@astonfinancial.com.au

Paul Williams

Paul is an Authorised Representative of Aston Financial 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

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

- Derivatives
- Margin Lending
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration paid upon the provision of services by Paul and under contract deducts a Licensee fee from the amounts received from Aston Financial Pty Ltd and Sentry then forwards the residual remuneration onto Aston Financial Pty Ltd. Aston Financial Pty Ltd then pays Paul a salary. Paul, through his related entities, is a shareholder of Aston Financial Pty Ltd. Those entities may receive distributions from Aston Financial Pty Ltd's profits.

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

Fee for Service

There is no charge for our initial consultation meeting.

We charge fixed price fees for plan preparation and implementation in the range of \$1,000 and \$10,000.

We also provide fixed price ongoing service packages from between \$1,000 and \$10,000 per annum.

We may charge an hourly rate for the advice we provide of \$350 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 77% 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.

Referral arrangements

Paul may have referral arrangements with selected referral partners.

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

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