

## Ally Wealth Management 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.

Ally Wealth Management 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:

<b>Corporate Authorised Representative Name</b>	Ally Wealth Management Pty Ltd
<b>Australian Company Number</b>	642 099 143
<b>Corporate Authorised Representative ASIC Number</b>	1282904
<b>Authorised Representative Name</b>	Joel Kerin
<b>Authorised Representative ASIC Number</b>	1256829
<b>Business &amp; Postal Address</b>	402/26 Charles Street, South Perth, WA 6151
<b>Telephone</b>	08 6222 4892
<b>Email</b>	joel.kerin@allywealth.com.au

## Joel Kerin

Joel is an Authorised Representative of Ally Wealth Management 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
- Margin Lending
- Self Managed Superannuation Funds

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

- Derivatives
- Managed Discretionary Accounts

## Remuneration

Sentry receives all remuneration paid upon the provision of services by Joel and under contract deducts a Licensee fee from the amounts received from Ally Wealth Management Pty Ltd and Sentry then forwards the residual remuneration onto Ally Wealth Management Pty Ltd. Ally Wealth Management Pty Ltd then pays Joel a salary. Joel 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

There is no charge for our initial consultation meeting.

We charge fixed price fees for plan preparation and implementation in the range of \$1,800 and \$5,000.

We also provide ongoing service packages that are charged as a % of assets under advice p.a. which range from 0.75% to 1.2% p.a. (excluding investments using geared funds). For example, if we charge a 1.2% ongoing service fee p.a. and you invest \$100,000; your ongoing service fee will be \$1,200 p.a. (assuming no change in value of the amount invested).

If we complete share trades on your behalf a brokerage fee of \$20 will be charged.

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 66% 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.

All commissions are exclusive of GST.