

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:

Corporate Authorised Representative Name	Ally Wealth Management Pty Ltd
Australian Company Number	642 099 143
Corporate Authorised Representative ASIC Number	1282904
Authorised Representative Name	Joel Kerin
Authorised Representative ASIC Number	1256829
Business & Postal Address	402/26 Charles Street, South Perth, WA 6151
Telephone	08 6222 4892
Email	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. 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 \$1,620 and \$26,100.

We also provide ongoing service packages that are charged as a fixed annual price in the range of \$2,640 and \$27,600 p.a.

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.