



FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FSG by Fowler's Group has been authorised by FYG Planners Pty Ltd as the authorising licensee.

This FSG is provided to assist you to determine whether you wish to adopt any of the services described below.

You should be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

Key information is set out below:

YOUR QUESTIONS

Who will be providing the financial service to me?

OUR ANSWERS

Fowler's Group Pty Ltd ("Fowler's Group") ABN 57 105 242 484 is an authorised representative (No 230575) of FYG Planners Pty Ltd ("FYG") as the authorising licensee. Fowler's Group's contact details are:

Level 1, 61 Spence St Cairns
PO Box 662 Cairns Qld 4870
Telephone 07 4051 6511
Fax 07 4031 2478
Email plan@fowlersgroup.com.au

Level 4, Suite 17, 320 Adelaide St
GPO Box 111, Brisbane Qld 4001
Telephone 1300 855 849
Fax 07 4031 2478
Email plan@fowlersgroup.com.au

FYG Planners Pty Ltd ABN 55 094 972 540 holds an Australian Financial Services Licence number 224543. FYG's contact details are as follows:

FYG Planners Pty Ltd Level 1, 10 Wilson Street, PO Box 389 Tas 7320
Telephone 03 6440 3555
Fax 03 6440 3599
Email fygplanners@mfg.com.au

Who is my adviser?

Your adviser will be either Bob Fowler, Jason Fowler, Paul Horn or Paul Fowler. Bob, Jason, Paul, and Paul are specifically authorised by Fowler's Group to act as its representatives in providing financial services to clients and each have specific formal industry qualifications. (Please refer to the Personal Profile document attached.)

What kind of financial services are you authorised to provide me and what kind of products do those services relate to?

Fowler's Group is authorised by FYG to offer you the following services:

- * Financial planning and investment advice
- * Superannuation and rollover advice
- * Ongoing monitoring of your portfolio
- * Social Security benefits planning
- * Life insurance advice
- * Estate planning advice
- * Investment funds management
- * Retirement planning advice

Each investment or service that is recommended undergoes extensive research. FYG undertakes extensive in-house quantitative product analysis and purchases qualitative investment research from a number of independent research houses. Only investments and services that qualify for inclusion on our preferred product lists may be recommended.



Prior to providing you with any advice, your adviser will review your situation and design a financial strategy that best meets your circumstances and future objectives.

Fowler's Group will provide two distinct types of advice to you in the course of preparing your financial recommendation. Strategic advice is advice we will give to you to explain how best to structure your affairs from investment, taxation, estate, income and expenditure planning perspectives. Personal advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After the strategic advice has been made, in order for you to achieve your stated goals and objectives, we will select the investment products that have the relevant features to achieve your specific goals. We will recommend an investment to you only after considering its suitability for your individual investment objectives, financial situation and needs. To ensure that you have the peace of mind of knowing that your finances are appropriately structured, we strongly recommend that you take advantage of our ongoing review service.

This service provides you with an ongoing review of your portfolio and the associated strategies implemented as well as regular reports on its performance. A fee is charged for this service. The amount of that fee will be agreed between you and your adviser prior to implementation and will depend on the elements of the service you wish to adopt.

Who do you act for when you provide financial services to me?

Fowler's Group is an authorised representative of FYG, and is therefore authorised to provide financial services to clients. Fowler's Group acts on behalf of FYG as the authorised licensee. FYG is responsible for the provision of any financial service that is given by any of its authorised representatives.

Fowler's Group is bound by the Conflict of Interest Policy. This ensures that all Fowler's Group clients will receive sound, objective advice. Any conflicts of interest or potential conflicts of interest will be disclosed, avoided or controlled in the prescribed manner.

How will I pay for your advisory services?

Fee for service: Fowler's Group will provide an FYG invoice for services directly to you or, **Commission / Brokerage:** Commission payments come from commissions paid to Fowler's Group by FYG, who in turn receive them from the product issuers whose products we recommend to you. These product issuers include Fund Managers that provide investment products and Life Insurance Companies that provide investment products and risk insurance products.

If you charge me a fee for the service you provide, how are the fees calculated and paid?

Any fee charged for subsequent services provided to you is based on an agreed service cost, which is set by Fowler's Group. A Fowler's Group adviser will discuss the fees that will apply to your specific situation when you meet for your initial, obligation free consultation.

Statement of Advice (SOA)- Charges are dependent on the complexity of your individual circumstances but usually they will range between \$1,000 and \$5,000 (exclusive of GST).

Implementation – Before implementation of the agreed strategies, you will be quoted a fee based on complexity and assets. It usually varies between \$1,000 and \$10,000 (exclusive of GST).

Ongoing Advice Fees – For the provision of ongoing asset management, financial planning advice and review of your portfolio, we charge a fee based on the total value of your individual portfolio, the frequency of contact and the complexity of your situation.



If you charge me a commission, how much commission do you get? How is it calculated and deducted?

Fowler's Group typically receives between 0% and 4% commission of the funds invested from the investment Fund Managers or other parties with which FYG has a relationship. This commission is not charged separately to you. The Fund Managers make the payment out of the entry/exit fees payable on your investment and pay it to us.

For example: For an investment of \$3,000 in a product whose manager pays 2%, Fowler's Group will receive an initial commission payment of \$60. (Generally GST will not apply).

Some companies also pay us an ongoing commission (often called a trail commission). This is paid from the fund manager's annual management fee (this is not an additional fee). Both the upfront commission and the ongoing commission are outlined in the product disclosure statement that will be attached to any recommendations we make to you.

Do you receive any other benefits in relation to providing financial services to me?

Details of any benefits exceeding \$300 that FYG may receive are detailed in a publicly available register that is updated quarterly. Please ask Fowler's Group for a copy as required.

FYG may be paid a portion of the administration fee from the service providers. These payments are sometimes referred to as "commissions" and are detailed in any formal recommendation documents you receive. FYG pays this fee to Fowler's Group on a monthly basis.

FYG also offers all of its authorised representatives the opportunity to become shareholders in FYG. This opportunity is given to FYG authorised representatives to ensure each planner shares in the group's prosperity.

What should I know about the risks of the investments or financial strategies you recommend to me?

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you. We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information.

A copy of our privacy policy is enclosed for your information. If you wish to examine your file, feel free to ask and we will make arrangements for you to do so.

Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. If the execution is by telephone instruction we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.



IF YOU HAVE A COMPLAINT

Who can I complain to if I have a complaint about the provision of the financial services offered to me?

We are members of the Financial Industry Complaints Service.

If you have a complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 30 working days please put your complaint in writing. This will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to The Compliance Manager, FYG Planners Pty Ltd , Level 1, 10 Wilson Street Burnie Tas 7320. We will try to resolve your complaint quickly and fairly.

If the complaint can't be satisfied to your satisfaction you can have the right to complain to the Financial Industry Complaints Service (FICS). They can be contacted on 1800 335 405.

Stage 1 of the FICS process sees FICS facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation and the parties come face to face with a conciliator from the FICS national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

Stage 3 is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Planning Association of Australia (FPA). You can write to the FPA at P.O.Box 109, Collins Street West, Melbourne. VIC. 8007.

Alternatively you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law



OUR PRIVACY POLICY

Our business is to provide financial planning advice and other services to enable individuals to understand their financial needs and make financial and investment decisions. To do this effectively, we need to collect certain personal information.

How will you collect personal information from me and how will you use it?

The type of personal information we may collect can include (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, account balances, tax and financial statements and employment details.

We obtain most of the information directly from our clients through applications and other forms. We may also obtain information from other sources.

If we are arranging applications for death, sickness and disability insurance we usually need to collect sensitive information. Sensitive information is subject to greater restrictions.

If you choose not to provide the information we need to ensure our advice is appropriate to your situation, we may not be able to provide you with advice or recommend a service or product.

How will you protect and safeguard my personal information that is supplied to you?

Safeguarding the privacy of your information is important to us whether you interact with us personally, by phone, mail, over the internet or other electronic medium.

We hold personal information in a combination of secure computer storage facilities, paper-based files, other records and we take steps to protect the personal information we hold from misuse, loss, unauthorised access, modification or disclosure.

If you consider that any action by FYG breaches this Privacy Policy Statement or the National Privacy Principles or otherwise doesn't respect your privacy, you can make a complaint. This will be acted upon promptly.

If I have a complaint in regard to my privacy, to whom do I direct my complaint?

To make a complaint, please telephone FYG on (03) 6440 3555.

If you are not satisfied with the response to your complaint, you can telephone the Commonwealth Privacy Commissioner's hotline on 1300 363 992.

FYG Planners Pty Ltd
ABN 55 094 972 540

Australian Financial Services Licensee No 224543

Level 1, 10 Wilson Street
Burnie Tasmania 7320

Phone: 03 6440 3555
Fax: 03 6440 3599



PERSONAL PROFILE

Your Fowler's Group adviser is

**Bob Fowler (Representative Number 226324)
Certified Financial Planner**



Your Adviser's Experience:

As the Executive Chairman of Fowler's Group, Bob has almost 45 years experience in the financial services industry and extensive knowledge of financial, estate and insurance planning, superannuation fund management and investment advisory services.

In July 1972, Bob founded Fowler's Group and takes pride in his company philosophy of building and maintaining strong client relationships by delivering quality advice and consistent, first-rate customer service.

Industry Credentials & Education:

To better satisfy the needs of Fowler's Group clients, Bob created The Prosperity Pathway™, a process that allows individuals to live for today while developing the skills and discipline to ensure a prosperous future. He also created The ProfitMaker Safeguard™, a process to ensure that the financial security of any business or family is protected against untimely death, disability or critical illness; and The ProfitMaker Pathway™ - a process that allows Fowler's Group clients to become more creative, decisive and productive while obtaining clarity and confidence about their future.

Service & Advice Focus:

Bob has a strong background in developing strategies for Personal & Business Protection Planning, Succession and Estate Planning and Wealth Accumulation.

Bob is a Certified Financial Planner through the Financial Planning Association of Australia. This certification assures the public that those accredited have met rigorous professional standards and have also agreed to adhere to the principles of integrity, objectivity, competence, fairness, diligence, professionalism, confidentiality and compliance.

Bob holds a Diploma of Financial Planning and Diploma in Life Assurance and has held a Proper Authority since November 1989.

Widely recognised throughout the financial services industry for his professionalism and competence, Bob has been awarded many accolades including the Chairman's Award from Lend Lease Corporation in 1991.

PO Box 662 Cairns Queensland 4870
Phone 07 4051 6511 Fax 07 4031 2478

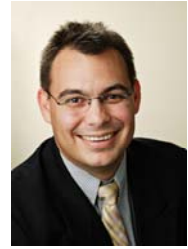
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PERSONAL PROFILE

Your Fowler's Group adviser is

**Jason Fowler (Representative Number 226325)
Certified Financial Planner**



Your Adviser Experience:

As the General Manager of Fowler's Group, Jason has over 10 years experience in the financial services industry with solid experience in financial, estate and insurance planning, superannuation fund management and investment advisory services.

Industry Credentials & Education

Jason is the creator of the Intelligent Investment Advantage™ a process that provides the framework for making intelligent investment decisions that will lead clients to ultimately achieving their financial goals.

Prior to joining Fowler's Group in 1995, Jason was Assistant Accountant with a private tourism and development company in Cairns and also spent eighteen months as Financial Controller for a mining and exploration company and a small airline company working out of Papua New Guinea.

Service & Advice Focus:

Jason excels in the areas of pre and post retirement planning along with the development of wealth accumulation and protection strategies for clients.

Jason is a Certified Financial Planner through the Financial Planning Association of Australia. This certification assures the public that those accredited have met rigorous professional standards and have also agreed to adhere to the principles of integrity, objectivity, competence, fairness, diligence, professionalism, confidentiality and compliance.

Jason holds a Bachelor of Business degree majoring in Accounting, Banking and Finance from the Queensland University of Technology along with a Diploma of Financial Planning from Deakin University. Jason has held a Proper Authority since September 1996.

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PERSONAL PROFILE

Your Fowler's Group adviser is

**Paul Horn (Representative Number 226327)
Certified Financial Planner**



Your Adviser Experience:

As the Director of Planning at Fowler's Group, Paul has over 10 years experience in the financial services industry. He has a solid background in financial planning, superannuation fund management, insurance planning and investment advisory services.

Industry Credentials & Education

Paul joined Fowler's Group in 1995, fresh out of University. His knowledge, competence and work ethic have seen him progress steadily through the organisation to his current strategic role within the management team.

Service & Advice Focus:

Paul's expertise lies in the design and preparation of financial planning strategies, cash flow and debt management. He has extensive knowledge of salary packaging, corporate superannuation and retirement income planning.

Paul is a Certified Financial Planner through the Financial Planning Association of Australia. This certification assures the public that those accredited have met rigorous professional standards and have also agreed to adhere to the principles of integrity, objectivity, competence, fairness, diligence, professionalism, confidentiality and compliance.

Paul holds a Bachelor of Commerce Degree from James Cook University along with a Diploma of Financial Planning from Deakin University. Paul has held a Proper Authority since September 1998.

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PERSONAL PROFILE

Your Fowler's Group adviser is

Paul Fowler (Representative Number 226326)
Wealth Protection Specialist



Your Adviser Experience:

As Director of New Business, Paul has solid experience in insurance, financial planning and investment advisory services. He also champions the Fowler's Group customer service and relationship building policy.

Industry Credentials & Education

Paul's strong communication and leadership skills, gleaned from his many distinguished achievements in the sport of rugby league - including Captaining both the 2005 Cairns Foley Shield premiership side and the 2005 North Queensland representative team - ensures he ably guides Fowler's Group in its future endeavours.

Paul's strategic insight and goal-setting orientation were instrumental in developing The Multimillionaire Maker™, a process for the Generations X & Y to systematically grow wealth through a disciplined and automatic approach to savings and security.

Service & Advice Focus:

Paul specialises in the areas of personal and business protection planning along with wealth accumulation strategies.

Paul holds a Diploma of Financial Planning and is a qualified Motor Mechanic. He has held a Proper Authority since July 2002.

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