



Introducing Sentry

Sentry comprises three Australian Financial Services Licences issued by the Australian Securities and Investments Commission:

1 Sentry Financial Services Pty Ltd, ABN 30 113 531 034 AFS Licence No 286786,

2 Sentry Financial Services WA Pty Ltd, ABN 77 103 642 888 AFS Licence 227748,

3 Sentry Financial Planning Pty Ltd, ABN 74 099 029 526 AFS Licence No 247105,

joint and severally referred to herein as “Sentry”.

Sentry and its authorized representatives (“Sentry Advisers”) provide financial product advice and deal in financial products on a large range of products offered by banks, fund managers, stockbrokers, building societies, credit unions, life insurance companies and other institutions.

We are ultimately responsible for any advisory service your Sentry Adviser (“your Adviser”) provides.

You are encouraged to ask your Adviser about the services being offered, the costs involved and any other information which are all set out in detail in our Financial Services Guide.

When your Adviser provides you with financial planning services you may also receive a:

- Statement of Advice which contains information about the advice being provided to you, and a
- Product Disclosure Statement which provides information about the financial products recommended to you.

We invite you to become part of the greater experience that is Sentry.

Comprehensive Financial Solutions for Individuals and Businesses

Whether you require advice on

- wealth creation and accumulation
- retirement planning
- estate planning and protection
- risk management insurance
- personal superannuation
- business superannuation
- business succession planning

your Adviser offers a complete solution.

Whilst well qualified, skilled and experienced every Sentry Adviser is committed to ongoing training and development to ensure our knowledge, skills, and capabilities are at all times leading edge.

All financial products recommended by your Adviser have undergone rigorous analysis by the Sentry research team and the leading external research houses consulted by us before being added to our Approved Products List.

You can be confident that your Adviser is provided with up-to-date technical, product and market information and analysis to remain abreast of latest developments.

Offering many years of collective industry experience, your Adviser provides you with access to:

- a wide range of financial and insurance products
- the leading portfolio administration platforms in the market
- comprehensive advice and competitive pricing

Trusted Advice with absolute Integrity

All Sentry Advisers observe high standards of honesty and integrity in conducting their financial planning business and in the provision of financial planning services.

This means you can benefit from the highest quality of advice and service.

The financial planning services are carried out in a manner that is open and honest and with the necessary knowledge and skill, care and diligence expected of a professional adviser. You will have peace of mind that you will be treated ethically and with the greatest of respect.

They are also required to strive towards absolute objectivity and to disclose in all advice and service, any potential conflicts of interest that may impair the appropriateness of their recommendations

Your Adviser will not disclose any confidential information provided by you without your specific approval unless compelled to do so by law.

Wealth Building and Insurance Protection solutions to suit your Lifestyle

Financial Planning is the process of establishing personal and financial goals and creating a way to reach them. The ongoing process involves taking stock of all your existing resources, developing a plan to utilize them, and systematically implementing the plan in order to achieve your short and long term goals. The plan must be monitored and reviewed periodically so that adjustments can be made, if necessary, to assure that it continues to move you towards your financial goals.

The Benefits of Financial Planning for You

Financial Planning provides direction and meaning to your financial decisions. It allows you to understand how each decision you make affects other areas of your finances. By viewing each financial decision as a part of a whole, you can consider its short and long term effects on your life goals. You can also adapt more easily to life changes and feel more secure that you are on track to achieve your objectives.

The Sentry Personal Financial Planning Process

Sentry Advisers use an established six step financial planning process that follows the FPA's recommendations whilst incorporating their own professional and best practice experience.

The six steps are:

- Gathering the Data
- Identifying your Goals
- Identifying Financial Issues
- Preparing your Financial Plan
- Implementing your Financial Plan
- Reviewing your Plan

We manage this process through a proven four stage approach involving consultation and discussion with you at all stages.

Stage 1. Your initial meeting with a Sentry Adviser

The first meeting helps to establish the working relationship between you and your Adviser. Your Adviser will work with you to understand your present financial position and help you to establish and prioritise your financial goals.

Your Adviser will identify steps necessary to achieve your goals and explain financial strategies and product options as well as discuss your investment risk profile so that you will be able to decide with your Adviser the asset allocation within your investment portfolio that you are comfortable with.

At this time you will be able to decide whether you wish your Adviser to proceed to the next step which is the preparation of your financial plan which forms part of our Statement of Advice.

Stage 2. Considering the Statement of Advice

You and your Adviser meet again to discuss the SoA.

The SoA contains the recommended financial strategies and products that have been selected for you, and includes supporting material. It also contains information about the:

- Basis for providing advice
- Fees and/or commissions
- Ongoing services required by you
- Implementation process.

The meeting provides an opportunity for the SoA to be fully explained to you, and for you to ask questions and to make changes.

Stage 3. Commencement of your Plan

Once you are satisfied with the recommendations, you can instruct your Adviser to proceed with the implementation including completing the appropriate insurance and investment application forms and arranging for you to make the respective payments.

Stage 4. Reviewing your Plan

The preparation and implementation of the financial plan should be the starting point for a rewarding relationship with your Adviser.

Based on your requirements, you may agree with your Adviser to schedule regular meetings over the ensuing years. At these meetings your agreed strategies and solutions will be reviewed to ensure they continue to meet your financial objectives as your circumstances and lifestyle needs change.

Should there be any significant changes required, your Adviser will assist you to make the necessary adjustments.

Respecting Your Privacy

Your Sentry Adviser maintains a record of your personal information and any recommendations made to you. If you do not want to disclose your personal details, you have the right not to do so.

If you wish to examine your file, you should ask your Adviser. No fee will be charged for an access request but Sentry may charge you the reasonable costs of giving you any information you have requested.

Your Adviser may provide you with marketing material prepared by Sentry or a range of other financial institutions. If you do not want to receive this material, please contact your Adviser.

Who else will have access to your personal information

Your Adviser may provide your personal information to various insurance and investment managers to enable fulfillment of our Australian Financial Services Licence obligations, and other services to you.

Sentry may disclose your personal information (as necessary):

- on a confidential basis to industry bodies, contractors or third party service providers that provide financial, administrative or other services for the purposes of managing your affairs and your insurances and investments.
- where the law requires us to do so
- if you consent

Where can you access more information about the Privacy Act

Sentry's Privacy Brochure sets out in detail our policies on the management of personal information. You can obtain a copy of this Brochure free of charge from your Adviser.

Sentry and your Adviser endeavour to provide the best financial service to you

We are also committed to considering your complaints and resolving them as quickly as possible.

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

- Contact the Sentry Compliance Manager by telephone or in writing.
- Putting your complaint in writing will ensure that the issues are fully documented and understood by all parties. Your complaint should be addressed to the Compliance Manager, Sentry Group, PO Box 8196 PBC, Perth WA 6849 or fax it to (08) 9267 3499.
- Sentry will endeavor to resolve your complaint within 45 days.
- If you do not get a satisfactory outcome, you have the right to take your complaint to the Financial Ombudsman Service, GPO Box 3, Melbourne Vic 3001 or telephone 1300 78 08 08. Sentry is a member of this Service.

The Australian Securities & Investment Commission (ASIC) also has a toll free Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Head Office

Level 1, 190 Stirling Street, Perth WA 6000

PO Box 8196 PBC, Perth WA 6849

Telephone: **08 9267 3444** Facsimile: **08 9267 3499**

www.sentrygroup.com.au

Disclaimer:

The contents of this publication are of a general nature only and have not been prepared to take into account any particular investor's objectives, financial situation or particular needs. Where this publication refers to a particular financial product then you should obtain a Product Disclosure Statement (PDS) relating to that product and consider the PDS before making any decision about whether to acquire the product. We also recommend that you should seek professional advice from a financial adviser before making any decision to purchase any financial product referred to in this publication. While the sources for the material are considered reliable, responsibility is not accepted for any inaccuracies, errors or omissions.