

Financial Services Guide

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One26 provides MBA Wealth Advisers with access to education and professional development, compliance and other risk management services, advice solutions, technology and product research. One26 holds an Australian Financial Services Licence (No 329408) and has authorised us to provide the advice and other services set out in this guide. One26's contact details and further information can be found in their attached FSG.

One26 allows MBA Wealth Advisers to sub-authorise certain employees to provide licensable services. Employees who have this authorisation continue to be employed but us, but also act as authorised representative of One26.

www.mbawealthadvisers.com.au

Why have I received this document?

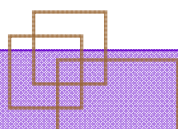
You have received this Financial Services guide from your MBA Wealth Adviser to outline:

- The financial services we provide;
- The documents you will receive with our advice;
- Remuneration structure;
- Our complaints process.

This FSG will help you to decide if you want to use our financial services and provide information on MBA Wealth Advisers. Details of your Adviser are in the accompanying Authorised Representative Profile. This FSG must be read in conjunction with the Authorised Representative Profile and forms part of this FSG.

About MBA Wealth Advisers

MBA Wealth Advisers was established in 2009 by A.Martial Peter after 8 years in Management and Corporate Consultancy working for Fortune 500 companies. MBA's focus is to provide personal and corporate financial planning solutions to business and private investors.



Our Advice Services

MBA Wealth Advisers can provide advisory services in the following areas:

- Financial Planning
- Retirement planning
- Wealth creation and Protection
- Superannuation strategies
- Self-managed superannuation advice
- Insurance services
- Gearing
- Social security
- Estate planning

MBA Wealth Advisers can provide advice and arrange transactions in the following financial products:

- Deposit and payment products, including basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings accounts;
- Securities;
- Superannuation.

You may also ask us to perform transactions on or changes to your funds or policies managed by us without our seeking our advice. In this case we will request from you in writing confirmation of your request and that you understand the risk in not receiving advice on the request. This will be in line with One26 licensee standards.

Documents you will receive

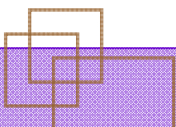
When providing you with personal advice that takes into account your objectives, financial situation and / or needs, you will be presented with a Statement of Advice (SoA). The SoA will contain the advice, the basis on which it is given, information about fees and commissions that may be received, and any relationships or associations which may have influenced the provision of the advice.

In the event a recommendation is made to acquire a financial product (other than securities), offer to issue or arrange the issue of a financial product, you will also be provided with a Product Disclosure Statement prepared by the Product provider. This will contain information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

If MBA Wealth Advisers have previously provided you with a SoA, and you receive new advice related to this SOA, and your personal circumstances are still relevant, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of advice documents within 7 years of that further advice being given.

When you receive advice

MBA Wealth advisers are monitored to ensure the basis for their advice is relevant to your personal circumstances. However, to provide suitable advice, the adviser first needs to find out your individual objectives, financial situation and needs before recommending any financial product or service to you. You have the right not to divulge this information, however if you do not wish to do so, your adviser will warn you about the possible consequences of not having your full personal information. You should read the warnings carefully prior to making a financial decision.



Your adviser will explain to you any significant risks of investments and strategies that are recommended to you. If you feel this is not clear, you should ask us for further clarification.

What information do you keep on my file and how do I get access to it?

We maintain a record of your personal profile which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. You are entitled to obtain access to the information that we hold about you. If you wish to examine your file, you should write to us on the address below, and we will make arrangements for you to do so.

Privacy Officer
Level 1 / 126 Montpelier Road
Newstead Qld 4006

Privacy Disclosure Statement

We are required pursuant to the Corporations Act 2001 ("Act"), certain regulations issued by the Australian Securities and Investments Commission to collect information about you for the purpose of providing you with the following services:

- Preparation of your financial plan
- The provision of financial planning and risk insurance advice to you
- Making financial product recommendations
- Reviewing your investments and insurances
- Other activities as directed by you

We will from time to time disclose information about you to authorised representatives of MBA Wealth Advisers and to other professionals, insurance providers, superannuation trustees and product issuers in connection with the purposes detailed above. In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or related purposes, we will seek your consent.

The Value of Advice

The fees your adviser charges will be dependent on the complexity and scope of the advice, as well as the amount invested or insurance premium amount. These can include an agreed fee for service, initial or upfront commission, ongoing or trailing commission or a fee based on a percentage of the funds under management.

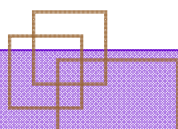
Your adviser will discuss any fees with you prior to the commencement of any work. The Statement of Advice will fully disclose any fees and commissions, including the manner in which the fees and commissions are split between one26 Pty Ltd and your adviser and any referring party where applicable.

One26 Pty Ltd initially receives all remuneration and retains a portion of the remuneration with the balance being passed on to the Adviser.

Fees & Commissions

The initial commission for investment type financial products can range between 0% and up to 5% (10% for a tax effective product), while on-going commissions may range between .25% and up to 4%. For example, for an investment of \$10,000 in a managed investment paying 4% initial commission and 1% on-going commission, the upfront commission would be \$400 and the on-going commission \$100 per year.

The upfront commission for risk insurance financial products can range between 0 % and 125 % depending on the product provider, while on-going commission may range between 0 % and 40 %. For example, on an insurance premium of \$1,000 per annum paying 110 % initial commission and 11 % on-going commission, the upfront commission would be \$1,100 and the on-going commission \$110 per year.



Fee for Service

If a fee for service is payable rather than commission, you will be quoted an amount inclusive of GST. You may also be charged a Statement of Advice preparation fee. The amount charged will be dependent on the complexity and scope of the advice and will be disclosed to you before work begins.

Product provider relationships

MBA Wealth Advisers does not have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services. We may however refer you to outside businesses providing general insurance, legal and consultancy or stock broking services. If we receive or pay a referral fee in this process the details of any referral fees will be explained to you in a Statement of Advice or other disclosure document.

Your MBA Adviser maintains an Alternative Remuneration Register (soft dollar), which contains information about any alternative forms of payment or benefits that may be received over the amount of \$300. If you wish to inspect this Register, or ask any questions about this, please ask your Adviser.

Who can I speak to if I have a complaint about the advisory service?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service or advice provided to you, you should take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily addressed within 5 days, please contact the One26 Complaints Manager on (07) 3352 9600 or email martialp@one26.com.au or mail to:

Complaints Manager
Level 1
126 Montpelier Road
Newstead Qld 4006

We will to the best of our ability, resolve your complaint quickly and fairly.

3. If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service (FOS) on 1300 780 808 or by post at GPO Box 3, Melbourne, Vic. 3001. We are a member of FOS' complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a freecall infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

We are required by law to have compensation arrangements for loss or damage arising from the advice given by MBA Wealth Advisers.

Our licensee, One26 Pty Ltd, holds Professional Indemnity Insurance cover for the activities conducted under the AFS licence, including the activities of MBA Wealth Advisers. The limit of the indemnity is \$ 10,000,000 for any one claim and \$10,000,000 in the aggregate for all claims arising out of our AFS licence activities. The insurance will cover claims made in relation to the conduct of authorised representatives, representatives and employees of the Licensee who no longer work for the Licensee (but who did at the time of the relevant conduct). We believe that our Professional Indemnity Insurance cover satisfies the requirements of s. 912B of the Corporations Act.

Privacy

At MBA Wealth Advisers your privacy is paramount and we adhere to relevant legislation as well as the One26 privacy policy. To learn more about our collection and the use of your personal information for see the One26 Privacy Policy Statement at one26.com.au. We keep records of your investment objectives, financial situation and needs and our recommendations to you.

