

one26 Pty Ltd

FINANCIAL SERVICES GUIDE

one26 Pty Ltd

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Australian Financial Services Licence Number: 329408

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Version 1 commencing 17 November 2008

Financial Services Guide

Before seeking our advice, you will have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services. Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued by your Adviser with the authority of one26 Pty Ltd (AFS License 329 408).

You should also be aware that you are entitled to receive a Statement of Advice (SoA) or a Statement of Additional Advice (SoAA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA or SoAA 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.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

If you provide further advice, what documentation will be provided to me?

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA or SoAA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

BEFORE YOU GET OUR ADVICE

Who will be providing the financial service to me?

Details of your Adviser are in the accompanying Authorised Representative Profile. This FSG must be read in conjunction with the Authorised Representative Profile as the Profile forms part of this FSG. Your Adviser is an Authorised Representative of one26 Pty Ltd. Australian Business Number 15 105 109 402, Australian Financial Services Licence 329408, located at Level 1, 9 South Pine Road, Alderley Qld 4051.

Who does the adviser act for when providing financial services to me?

Your Adviser will be acting for you on behalf of one26 Pty Ltd as its Authorised Representative, thus, one26 Pty Ltd is responsible to you for any financial advisory services that your adviser provides.

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

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

In addition, your Adviser is able to offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We 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

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products and they have been researched by external experts.

How will I pay for the Financial Services?

Due to the wide range of advice and services provided, there are a number of ways by which one26 Pty Ltd and your Adviser may charge for their advice and services. These 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.

The method and cost of providing the financial service will depend on the nature of the service or product provided, however, your Adviser will discuss with you the options and you will agree to the means of payment for the services prior to the commencement of any work.

One26 Pty Ltd initially receives all commission and fee for service amounts and subsequently pays a percentage of the commission to your Adviser in accordance with the agreement between one26 and your Adviser. The Statement of Advice will fully disclose the manner in which the commissions and fees are split between one26 Pty Ltd and your adviser and any Referring Party where applicable.

Initial & On-going Commissions and Fees

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 3%. 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 30% and 125% depending on the product provider, while on-going commission may range between 10% and 40 %. For example, on an insurance premium of \$1,000 paying 110% initial commission and 30% on-going commission, the upfront commission would be \$1,100 and the on-going commission \$300 per year.

Fee for Service

If a fee for service is payable rather than commission, the hourly fee rate is \$165 per hour, inclusive of GST.

If you choose to pay a fee we may rebate to you part or all of the commission we would otherwise receive. You may also be charged a Statement of Advice preparation fee. This can range between \$330 and \$5,500 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

Do Any Relationships Exist With Product Providers Which May Influence The Advice Being Given?

Neither your Adviser or the Licensee has 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.

Alternative Remuneration Register

Both one26 Pty Ltd and your Adviser maintain an Alternative Remuneration Register (soft dollar), which contains information about any alternative forms of payment or benefits that may be received. If you wish to inspect this Register, or ask any questions about this, please ask your Adviser.

WHEN YOU GET OUR ADVICE

Do I receive detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice, Statement of Additional Advice or Record of Advice.

Will you give me advice that is suitable to my needs objectives and financial circumstances?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product or service to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully prior to making a financial decision.

What should I know about any risks of the investments or investment strategies recommended to me?

Your adviser will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

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 objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We are committed to implementing 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.

Can I 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, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

IF YOU HAVE ANY COMPLAINTS

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 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, please contact Del Morrison, Complaints Manager at one26 Pty Ltd on 07 3352 9600 or email delm@mbacorp.com.au about your complaint. We will try and 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.

PROFESSIONAL INDEMNITY INSURANCE

We hold Professional Indemnity Insurance cover for the activities conducted under our AFS licence. The limit of the indemnity is \$10,000,000 for any one claim and \$20,000,000 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.