

Financial Services Guide

Version 9 | 30th September 2015

This Financial Service Guide (FSG) replaces all previous versions and is an important document which we are required to give you under the requirements of our authorisations as a financial services provider. It provides you with information about Wealth Intelligence Pty Ltd trading as Fokas Beyond and George Fokas to help you decide whether to use the financial services we provide. Sentinel Private Wealth Pty Ltd (SPW) authorises the distribution of this FSG.

This guide contains information about:

- The financial planning services and products your financial adviser can provide.
- How your financial adviser is paid for the services provided to you.
- Any associations or relationships that could create potential conflicts of interest.
- Details of who to contact should you have a complaint.

Who is your financial adviser?

Your adviser is registered with the Australian Securities and Investments Commission (ASIC) and are authorised representatives of SPW:

Wealth Intelligence Pty Ltd, representative number 410066

George Fokas, representative number 316827

- Mobile: 0417 437 200

Fokas Beyond is a financial planning and investment advisory firm specialising in Foreign Exchange and Risk Insurance. Our advisors' record of achievement and reliability is based on providing some of the best investment advice in Australia. We offer extensive skills which mirror the different needs of clients with great emphasis placed on research to support the advice.

Fokas Beyond is authorised to provide General Advice to retail and wholesale clients. Collectively, Fokas Beyond can provide advice and arrange transactions covering:

- Derivatives (options, warrants and CFD's)
- Managed Investment Schemes
- Securities (shares)

Education and qualifications

Your adviser is RG146 compliant. Your adviser meets industry training and continuing education standards and must abide by a strict code of ethics and rules of conduct.

Your adviser has completed the following qualifications:

- Diploma of Financial Services (Financial Planning)

Experience

Your adviser is an experienced practitioner qualified to tailor strategic advice based solutions to their clients' individual needs.

Who is Sentinel Private Wealth?

Sentinel Private Wealth holds an Australian Financial Services Licence (AFSL) for providing personal financial services advice that are listed within this Financial Services Guide.

Contact details

Sentinel Private Wealth Pty Ltd

ABN 45 141 149 304 | AFSL 344762

Office: Suite 1 | 246 Arthur Street | Newstead QLD 4006

Postal: PO Box 390 | Clayfield QLD 4011

Phone: 07 3254 1818 | Email: compliance@sentinelpw.com.au | Web: www.sentinelprivatewealth.com.au

What kinds of financial services and products are available?

Your financial adviser offers a range of insurance, investment and superannuation strategies and products included on the SPW approved product list which has been researched by a number of external research houses as well as the SPW Investment Committee.

What initial services are provided?

- Discovery of your financial goals and objectives.
- Discovery and analysis of your existing personal and financial situation.
- Investigation and consideration of possible strategies to assist you in meeting your stated goals and objectives, and that are always in your best interest.
- Presentation of a written recommendation.
- Implementation of the advice.

What ongoing services are provided?

- Revision of your personal and financial situation at suitable intervals.
- Discussion of whether advice remains appropriate should your personal circumstances or the legislative environment change.
- Presentation of a written recommendation.
- Implementation of any recommendations made as part of our ongoing service to you.

Authorised financial services provided and related products?

Your Financial Adviser can offer you strategic and financial product advice comprising the following areas of advice and related financial products:

Areas of Advice

- Strategic financial advice
- Estate planning
- Business succession planning
- Insurance and risk management
- Superannuation and rollover advice
- Self-managed superannuation funds
- Pre and post retirement planning
- Investments
- Direct share investment advice
- Derivatives
- Wealth accumulation
- Gearing
- Margin lending

Financial Products

- Basic deposit and non-basic deposit products
- Structured, listed and unlisted investments
- Personal insurances
- Investment life insurance products
- Superannuation
- Managed funds and securities
- Government stocks and bonds
- Retirement savings accounts
- Standard margin lending facilities

What do these services cost?

Prior to the commencement of any of the above services, a service agreement will be provided which will outline the services you have requested and the payment method agreed upon. All fees and commissions are payable to SPW.

How will you pay for the services provided?

Your Financial Adviser charges on a fee for service basis according to the service agreement and engagement of these services. We may receive commission from Life Companies.

Your adviser will discuss and agree the method of payment with you before any financial services are provided to you. In addition, where you receive personal advice you will receive a Statement of Advice (SoA) which will detail all potential costs to you including adviser fees and insurance commissions receivable. You will also receive a Fee Disclosure Statement (FDS) on the anniversary of your ongoing fee arrangement in relation to any personal advice provided under an ongoing fee arrangement.

How is your adviser paid?

Fokas Beyond pay a fixed fee to SPW for licensing services provided. SPW consequently pay Fokas Beyond 100% of the gross revenue generated via advice fees and commissions.

- All payments will be disclosed in the appropriate advice document.

Other benefits

SPW may receive financial support from Fund Managers, Administration Companies or Life Companies. This money is paid from their own resources. Financial Support is paid to SPW to further educate, train and enable ongoing professional development of all SPW advisers.

Do any relationships exist which may influence advice provided?

Your Financial Adviser and SPW are not owned by any Bank, Product Issuer or Institution. Your Financial Adviser can provide advice on products from a wide range of financial product providers and both SPW and your Financial Adviser receive no conflicted remuneration which may influence the advice provided to you. SPW may be entitled to an override commission of the funds invested in any of the RBS range of structured products, this is a pre-existing distribution agreement and no benefit is passed from SPW to any adviser.

What information is required to provide personalised advice?

Your Financial Adviser will complete a Fact Finder with you, where a record of your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information will be stated. The information obtained will be assessed by your adviser to assist them in providing appropriate advice. You have the right to withhold personal information, but this may compromise the effectiveness and the appropriateness of the advice you receive. You should read any warnings contained in the Fact Finder and subsequent advice documents carefully before making any decision relating to any advice you receive.

What information is kept in your file and is available to you?

Your Financial Adviser will maintain a record of your personal information including details of your objectives and financial situation. Your adviser will also maintain a record of any recommendations made to you, implementation documentation, working papers, file notes and any other documents relevant to your circumstances. If you wish to access your file, please ask your adviser and they will make arrangements for you to do so.

How can you give instructions to your Financial Adviser?

You can contact your Financial Adviser directly with any instructions, and they should always be given in writing.

Identification documents

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence, etc. We will also retain copies of this information. As per our privacy requirements, we assure you that this information will be held securely.

What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any financial strategy or recommended product.

Statement of Advice (SoA)

All personal advice provided to you will be outlined in a SoA. The SoA will contain a record of your advice, the basis on which it is provided and details of any fees and commissions received. The SoA is used for all advice considered to be significant.

Record of Advice (RoA)

A RoA is used when the subsequent advice (not initial) is considered to be not significant.

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Fee Disclosure Statement (FDS)

You will receive a FDS on the anniversary of your ongoing fee arrangement in relation to any advice provided under an ongoing fee arrangement. A FDS will contain information about the amount of fees paid by you, the services you were entitled to receive and the services that you actually received during the previous 12 month period as well as the service to be provided over the coming 12 months and the relevant service fee to be charged.

Privacy statement

We are required pursuant to the Corporations Act and 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 advice documents.
- 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 SPW and to other professional 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.

You are entitled to obtain access to the information which we hold about you and SPW's Full Privacy Statement on the SPW web site, www.sentinelprivatewealth.com.au or by contacting the Privacy Officer on 07 3254 1818 or by writing to the Privacy Officer at Sentinel Private Wealth Pty Ltd, PO Box 390, Clayfield QLD 4011.

What should you do if you have a complaint?

If you have any complaints about the services and advice provided to you, or personal information held, you should take the following steps:

1. Contact your Financial Adviser and tell them about your complaint.
2. If your Financial Adviser does not respond to your complaint within 3 working days, please send your complaint in writing to:

Compliance Manager
Sentinel Private Wealth Pty Ltd
PO Box 390 | Clayfield QLD 4011
or email: compliance@sentinelpw.com.au

SPW will try to resolve your complaint efficiently, honestly and fairly.

3. If your complaint is not resolved by SPW, you may escalate your complaint to the Financial Ombudsman Service (FOS).

Financial Ombudsman Service
GPO Box 3 | Melbourne VIC 3001
p: 03 9613 7366 | e: info@fos.org.au | w: www.fos.org.au

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

Complying Compensation Arrangements

SPW confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended) and ASIC Regulatory Guide (RG) 126. In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for SPW, our authorised representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any authorised representative and employee who has ceased work with SPW for work done whilst engaged with us.

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Confirmation of Receipt

I/We acknowledge receipt of the Financial Services Guide, Version 9 | 30th September 2015 and confirm my/our understanding that Fokas Beyond and George Fokas are acting on authorisation of Sentinel Private Wealth Pty Ltd in their capacity as my/our financial adviser.

Client Declaration	You	Partner
Signature/s		
Name/s		
Date Received		

Or complete as follows if FSG is mailed or emailed

I confirm that I sent a copy of the Financial Services Guide, Version 9 | 30th September 2015 as follows:

Sent to (Client Name/s)	
Sent on (Date)	
Sent by	Fokas Beyond and George Fokas