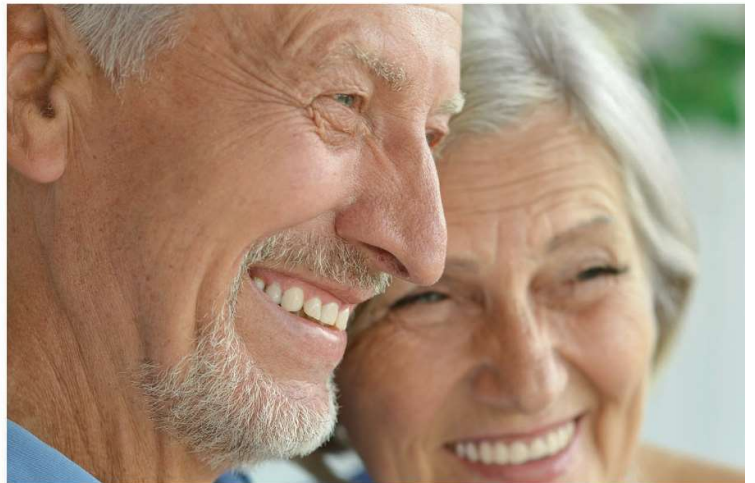




We're with you on
your lifes journey.



PART ONE.

Introduction

This Financial Services Guide (FSG) is issued by NFP Group Pty Ltd ABN 92 164 960 356 Australian Financial Services Licence (AFSL) No. 529890 (NFP Group).

This FSG is designed to assist you in determining whether to use any of the services offered by NFP Group or its Authorised Representatives.

This FSG contains information about:

- NFP Group, who as the Licensee, is responsible for the financial services;
- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How NFP Group, your Adviser and other related parties are paid for the financial planning 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.
- NFP Group has authorised the distribution of this FSG.

Lack of independence disclosure

While NFP Group and its representatives will always seek to meet our legal obligations to act in our clients' best interests within the meaning of Section 961B of the Corporations Act 2001, we do not fall within the definitions of "independent", "unbiased", or "impartial" under section 923A. The reason we do not fall within these definitions is because we give our clients the option to allow life insurance companies to pay us commissions for the services that we provide to our clients rather than for us to be required to directly invoice our clients and for our clients to be required to pay us directly.

We remain committed to continue to give our clients this important choice.

Authorised Representative Profile

This FSG must be read in conjunction with Part Two as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Please retain both Part One and Part Two for your reference and any future dealings with NFP Group.

PART ONE.

What other documents might you receive?

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

Advice Documents

All personal advice provided to you will be outlined in a Statement of Advice (SOA), Record of advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain the fees & commissions including information on relevant associations.

Where further advice is provided to you that does not involve a significant change your Adviser may provide an ROA. Where there is a significant change, you will be provided with an SOA. You will be advised on whether you will be charged a fee for this prior.

Product Disclosure Statement (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is NFP Group?

NFP Group have been granted an Australian Financial Services Licence, (AFSL) by the regulator Australian Securities & Investment Commission (ASIC) and conducts business through Advisers who are appointed as Authorised Representatives under the NFP Group's AFSL.

Who is your Adviser?

Your Adviser will be the authorised representative listed in Part Two of this FSG.

PART ONE.

What kinds of financial services, products and advice are available to you?

NFP Group can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investment
- Superannuation
- Pre-Retirement
- Retirement
- Margin lending
- Self-managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Business succession

NFP Group's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide.

NFP Group supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals.

NFP Group's Advisers act for you and not for any life insurance company, fund manager or bank.

PART ONE.

How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided and will confirm any ongoing fees payable and the related services with you, each year.

Referrals

NFP Group and your Adviser does not accept or pay a referral fee to any third parties.

How is NFP Group paid?

All payments are payable to NFP Group except for your investment funds and policy premium payments, which paid directly to the product provider.

NFP Group will forward all funds received to National Financial Planners.

National Financial Planners will pay NFP Group a fixed monthly administration fee for providing business support and licensee services, which is at no additional cost to you.

What other benefits may product providers give to NFP Group or your Adviser?

NFP Group does not typically receive any soft dollar benefits such as entertainment or sponsorship from product providers. In the unlikely event that we do, NFP Group and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by NFP Group and/or your Adviser.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

Does NFP Group have any relationships or associations with financial product issuers?

NFP Group is not associated with any financial institutions. NFP Group's Approved Product List includes a range of financial products from product providers that are typically not related to NFP Group or its representatives.

PART ONE.

What information should you provide to receive personal advice?

You will need to complete a Client Questionnaire which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will usually assist you in completing this.

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 of the advice you receive and may result in a financial loss.

You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product.

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. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

NFP Group and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone, fax, e-mail or other.

Compensation arrangements

NFP Group maintains Professional Indemnity insurance in accordance with section.912B of the Corporations Act 2001.

Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for NFP Group and our authorised representatives in respect of in respect of the provision of financial services under NFP Group's AFS licence. This insurance also covers us for any authorised representative who has ceased work with NFP Group for work done whilst engaged with us.

PART ONE.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

Contact NFP Group's Compliance Manager by telephone or in writing. NFP Group will try to resolve your complaint quickly and fairly.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA.

AFCA provides financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (Free Call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

NFP Group is a member of this Service.

The Australian Securities and Investments Commission (ASIC) also has an Infoline: 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Issued by:

NFP Group Pty Ltd

ABN 92 164 960 356 | AFSL 529890

Collins House, Level 13, 90 Collins St, Melbourne VIC 3000

P.O. BOX 32, Oakleigh VIC 3166

Tel 03 9504 3878

Email: enquiry@nfp.com.au

PART TWO- YOUR ADVISER.

National Financial Planners Pty Ltd ATF National Financial Planners Family Trust

This document is issued by NFP Group Pty Ltd ABN 92 164 960 356 AFSL 529890 (NFP Group). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

National Financial Planners Pty Ltd as trustee for National Financial Planners Family Trust ('National Financial Planners') is a Corporate Authorised Representative of NFP Group and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	National Financial Planners Pty Ltd ATF National Financial Planners Family Trust
Australian Company Number	277 259 014
Corporate Authorised Representative ASIC Number	237225
Authorised Representative Name	Jim Zagoudis
Authorised Representative ASIC Number	237714
Business Address	Level 13, 90 Collins Street Melbourne VIC 3000
Postal Address	P.O. BOX 32 Oakleigh VIC 3166
Telephone	03 9504 3878
Fax	03 9504 3604
Mobile	0418 888 858
Email	jimz@nfp.com.au
Webpage	www.nfp.com.au

Jim Zagoudis

Jim Zagoudis and National Financial Planners are authorised representatives of NFP Group Pty Ltd. They are authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Basic & Non Basic Deposit Products
- Managed Investment Schemes
- Securities
- Self-Managed Superannuation Funds

PART TWO- YOUR ADVISER.

Remuneration

NFP Group receives all remuneration paid upon the provision of services by Jim and National Financial Planners. NFP Group pays National Financial Planners 100% of the amounts received. National Financial Planners then pays Jim a salary and/or director's distributions.

National Financial Planners pay a monthly administration fee to NFP Group for providing business support and licensee service.

Fee for Service

National Financial Planners charges fixed price fees for initial advice and implementation of any investments, superannuation, retirement planning and Centrelink issues in the range of \$1,500 and \$16,000.

National Financial Planners also provide fixed price ongoing service packages on investments, superannuation, retirement planning and Centrelink issues from between \$1,000 and \$10,000 per annum.

National Financial Planners may charge an hourly rate for the advice we provide up to \$350 per hour for advice on investments, superannuation, retirement planning and Centrelink issues.

All fees are inclusive of GST. All fees and charges will be discussed and agreed with you prior to commencing any work.

You will be invoiced directly for these fees and may elect to pay NFP Group directly or have these fees deducted from your investments.

Commission

NFP Group only receives initial and ongoing commissions from life insurance companies on their insurance products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed, or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

Initial commission may be up to 66% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs incurred as a result of the provision of financial services to you. All commissions are inclusive of GST.

Referral arrangements

Jim may have referral arrangements with selected referral partners.

National Financial Planners and Jim Zagoudis do not accept or pay a referral fee.