

“WA’s Premier Personalised Investment Manager”

Financial Services Guide

What you need to know about our services and how we work with you:

This Financial Services Guide (FSG) is an important document which Alliance Investment & Retirement Services Pty Ltd (Alliance, we, us or our) as an Australian Financial Services Licensee is required to provide to you. This FSG is designed to help you consider whether to use our financial services and to provide you with an understanding of what to expect from our relationship.

This FSG contains important information about:

- Who we are and how we can be contacted.
- The services and types of products we are authorised to provide.
- How we (and any other relevant parties) are remunerated.
- Potential conflicts of interest.
- How we deal with a complaint if you are unhappy with our services.

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About Us:

Alliance is a specialised strategic financial planner and investment manager. We provide a range of financial services, focusing on strategic and investment advice through our Personal Funds Management Service, Strategic Asset Accumulation Service and Charity Direct Investment Service.

As our long term clients attest, at Alliance, the client always comes first. This is reflected in the other three pillars of our ethos: integrity, honesty and diligence.

Alliance is owned and managed by its staff and has no ownership links or affiliations with any bank, fund manager, insurance company or other issuer of financial services or products. We have no obligations to any other party when we provide advice to you.

Our Mission:

To deliver the highest quality personal financial strategy and ongoing investment service to a select number of clients with whom we have a close, long term relationship.

Our goal is that clients can relax in the comfort and security of knowing that their financial affairs are professionally managed by someone they can trust to be working always in their best interest.

Our Principles:

We know that the basis of our clients' trust is our absolute commitment to the four principles which form the basis of all we do: clients first, integrity, honesty and diligence.

We offer specialised investment services encompassing personal funds management, self-managed superannuation advice and most aspects of financial planning and investment advice for individuals and not-for-profit organisations.

How we advise you

At Alliance we have a close relationship with a select number of clients. It is important to us that anyone wishing to become a client understands what we do (and don't do) and how our service operates. You also need to know how our fee structure works and what to do if you have a problem.

Should you choose to become a client of Alliance all initial advice is provided in writing. This forms part of our best practice commitment. We will provide you with a Statement of Advice (SOA) containing the advice, the basis on which it is given, and important information about fees, commissions and any associations which may have the potential to influence the provision of advice. Of course, in Alliance's case nothing influences the provision of advice except what we believe is in your best interest.

From time to time, ongoing clients may also receive from us a SOA and/or Record of Advice (ROA). The SOA will contain advice, the basis on which it is given and information about fees, commissions and any associations which may have influenced the advice. A ROA will be provided instead of an SOA if there have been no significant changes in your personal circumstances or the basis of the advice has not significantly changed since the last SOA was provided. You have the right to request a copy of any of these documents at any time in the future.

In the event that we make a recommendation for you to acquire a particular managed financial investment, we will issue you with a Product Disclosure Statement (PDS) containing information about the particular investment to help you make an informed decision about investing in it.

Because Alliance is a client oriented advisory firm we aim to give personalised advice suitable to your investment needs and financial circumstances. To do so we need to find out your individual objectives and financial situation before recommending any course of action to you. You have the right not to divulge this information to us if you do not wish to do so. If this is the 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. The reason for this is that we are obliged to have a reasonable basis for making an investment recommendation. To do so we need to get sufficient information from you.

At the time of making a recommendation, we are obliged to advise you of any interest we, our associates or employees may have in an investment such as a share holding.

We maintain a detailed file which includes your personal details, objectives, investments and recommendations. You may examine your file should you wish to. Alliance is committed to ensuring the confidentiality and security of your personal information which is collected solely to advise you on financial matters and for the preparation of a SOA. Please refer to our Privacy Policy Statement for further details (available on our website www.allianceinvestments.com.au).

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.

Alliance is responsible for all advice given to you. We hold an Australian Financial Services Licence (No 227870) which enables us to provide advice on a wide range of investments.

Alliance advisers are Authorised Representatives of the licensee Alliance Investment & Retirement Services Pty Ltd.

Alliance's Authorised Representatives are Members of the Financial Planning Association of Australia Ltd (FPA) and embrace the FPA's code of ethics and rules of professional conduct.

This Australian Financial Services Guide (FSG) is issued by the authority of Alliance Investment & Retirement Services Pty Ltd.

Providing instructions to Alliance:

You can provide instructions to us by telephone, email, fax, in person or in writing. Please contact Alliance to alert us to your email, mail or fax if you are working within tight timeframes.

Your role and responsibilities:

In order to develop a successful financial strategy and make appropriate recommendations for you, we must consider your personal circumstances and your financial objectives.

To accomplish this, you must provide us with accurate and current information regarding your personal and financial position, objectives and needs. We will discuss what information we require with you and you will need to provide this prior to receiving our advice and services.

It is also important that you keep us up to date by informing us of any changing circumstances so we are able to determine if our advice continues to be appropriate.

You have the right not to provide us with certain personal information. However, if you don't provide this information, the advice you receive may not be appropriate for your needs, objectives and financial situation.

Our Services:

Personal Funds Management Service (PFM)

Our PFM Service provides comprehensive management, monitoring and administration of your investment affairs as well as ongoing strategic advice. We believe Alliance remains unique in this.

Our service is designed to provide comfort and security for a select number of clients with whom we develop a close long term relationship. Portfolios are individually designed and managed to fulfil the objectives of our clients.

Many of our clients choose Alliance because they need to be assured that their affairs are being looked after diligently, from a strategic, investment and administrative perspective.

An important part of this service is strategic financial planning. This includes (where appropriate) advice on:

- Wealth Creation
- Taxation Planning
- Allocated Pensions
- Superannuation
- Retirement Planning
- Salary Packaging

Our PFM service includes:

- Strategic and Technical advice – this includes the taxation effects of structures and investments (complementary to accountants, legal advisers and specialist tax practitioners) as well as superannuation, allocated pension strategies, etc.
- Funds management – we manage the capital directly, selecting appropriate asset allocation and individual investments to implement the strategy to fulfil your objectives. This includes constant management and monitoring.
- Portfolio reviews – annually a “total assessment” of the portfolio and its performance is provided.
- Meetings – we meet with you every six months to ensure that we are managing your capital to suit your needs and objectives.
- Regular Statements – quarterly statement of assets and transactions.
- Tax Statements - detailing all income, tax credits and capital gains so that your accountant can easily complete your tax returns.
- Secure internet access to your account and portfolio details is available 24 hours per day.

The major advantages are:

- We manage or assist in every facet of the investment process.
- Investment opportunities or concerns are dealt with promptly, irrespective of the timing of the next formal review.
- Your investment affairs are always well organised.
- The portfolio is specifically designed and monitored to suit your individual needs and circumstances.
- Administration is simplified as we carry out all administration and paperwork requirements regarding your investments.
- You are relieved of having to be an investment expert.
- Significant time savings as you do not have the tedious day to day requirements of dealing with your investments.
- You can take prolonged holidays or be out of contact and not have to worry about the ongoing management and administration of your investments.
- If you urgently require money from your portfolio (if, for example, you are overseas) we can arrange funds to be sent to you.
- A comprehensive end of financial year tax report summarising income, capital gains and tax credits, etc is provided.
- Our research is constantly applied to your portfolio.
- PFM fees are generally fully tax deductible.

Through our PFM Service we provide advice on:

- **Listed Securities** - shares, listed property trusts, preference shares, convertible notes, capital notes, etc.
- **Managed Funds** - equity trusts, balanced funds, bond trusts, etc.
- **Master Trusts** – administration services for superannuation and non-superannuation investment portfolios.
- **Superannuation Investments**, including Self-Managed Superannuation Funds, Allocated Pensions and Annuities.
- **Income Investments** – debentures, bonds, etc.

Strategic Asset Accumulation Service (SAAS)

The Alliance Strategic Asset Accumulation Service (SAAS), while being part of our PFM Service, is more focussed on being a financial mentoring service, aimed at assisting clients to ultimately transition more fully to our PFM Service. SAAS is more appropriate for those investors who may not initially have sufficient funds for the PFM Service to be appropriate, but who are quickly accumulating assets or are in a position to build their investable assets over the medium term.

Those early on the pathway to financial security face far different tax and structural issues and have different investment objectives to those who may be more progressed. SAAS is focussed on dealing with these issues early in one's career ensuring a tax effective and financially secure progression through the short to medium term while maintaining focus on the ultimate long term objective.

SAAS, as part of our PFM Service, is an ongoing, comprehensive, financial mentoring service. The service incorporates ongoing strategic advice, personalised investment management, monitoring and administration, with six monthly meetings and formal written annual reviews.

Charity Direct Investment Service (CDI)

The Alliance Charity Direct Investment Service (CDI) is a very transparent and cost effective investment management service, specifically designed for the needs of Charities and Not for Profit Organisations. The service is very comprehensive and incorporates all investment advice and implementation, ongoing investment management and monitoring as well as annual tax reporting.

CDI is appropriate for Charities and Not for Profit Organisations who have committed to or are considering moving their focus from fund raising towards building a significant and sustainable capital base. This approach requires an initial allocation of funds for long term investment which can be added to over time.

For organisations that already have a defined investment policy and strategy in place, we are happy to compare our service and fees at no initial cost. For those that don't, Alliance can assist with the development of a long term strategy and investment mandate.

Included in the CDI Service is a quarterly written report which we are happy to present to your finance committee or board. This report tracks the ongoing returns of the investment portfolio against the agreed objectives and benchmarks set. It also sets out an estimate of the current expected income generated by the investment portfolio to assist with your budgets and planning.

Most Charities that we deal with demand a very transparent investment structure to meet their strict ethical investment filters. As a result of this they choose to hold the majority of their investments directly rather than via units in managed funds. Although there are some unitised fund managers that offer ethical investment mandates, one can never be certain that their current screening processes will remain in place into the future.

Our financial services and financial products:

Alliance is licensed by ASIC to provide a wide range of services and advice for retail and wholesale clients. We are authorised to deal in the following financial services and products:

- Basic deposit products.
- Non-basic deposit products.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Investment life insurance products.
- Life risk insurance products.
- Managed investment schemes including; investor directed portfolio services and MDA services.
- Retirement savings accounts (RSA) products.
- Securities.
- Margin lending facilities.
- Superannuation.

Client testimonials:

"The TEAM at Alliance has managed our investment portfolio for well over a decade. Given the focus of our charity, it is paramount that we are able to apply ethical filters to our investments. Alliance ensures this via their Personal Funds Management (PFM) Service." **Martin Hall - Director of Corporate Services, Cancer Council WA.**

"Alliance provides us with something extra than just being thoroughly professional. We feel as if we have the whole Alliance team on our side and they treat us as if we are their only clients. We are very comfortable with Alliance's long term no speculation approach to managing our money. We feel as if we have formed a lifelong connection and cannot imagine why we would ever wish to leave them." **M Davidson & S Sanders.**

"A few years ago my husband Kev passed away after battling cancer. One of his highest priorities after his diagnosis was to provide a safe and secure future for me and so we chose Alliance to organize and manage our retirement fund. I am proud to be associated with the genuine team at Alliance who has provided solid professional advice and sound management of my financial affairs, giving me great peace of mind to enjoy a "worry free retirement". **R Brookes.**

"We have been associated with Alliance for well over a decade and can verify that they deliver on the three pillars of their ethos - "integrity, honesty and diligence". We have received very good personalised service through wealth accumulation, superannuation planning and administration and now pension phases of our financial life. We have never once felt like just a number but rather a valued member of a family and have complete faith in Alliance to manage, protect and develop our investments." **Ross & Sue Williams.**

"Peace of mind is what my wife and I have had during our association with Alliance since 1995. A banking background gave me a prudent approach to personal financial matters, an approach which has been consistently displayed by all Alliance staff. Having easy direct access to a financial advisor together with the friendly, approachable and truly professional service has consistently provided a mutually beneficial outcome over the years. Therefore, we would not hesitate to recommend the Alliance team to anyone seeking self managed financial services." **K & M Hadwen.**

"I like the personal touch. With Alliance's Personal Funds Management Service I get it. I know I can ring at any time to talk about my finances. I like having someone who is expert on my side actively working for me to optimise my financial situation." **J Symes**

"We feel so secure in the knowledge that our daughter's financial future is in the safest hands possible – in many ways you guys are the most important people in her life. Parents always want to ensure security for their children, and with you that is one thing already accomplished!! Again, thank you so much." **S & P Wickham**

"We would like to take this opportunity to thank you all for the great job you are doing for us – we certainly sleep well at night knowing that our financial future is in safe hands." **S & H Meyer**

If you wish to speak to any of the clients who have provided a testimonial, please contact us.

Adviser Profile:



BRAD MARTYN
 B Bus, CFP®, F Fin
 SMSF Specialist Advisor™
 Managing Director
 Authorised Representative No 229833

Brad is the Managing Director of Alliance and has provided financial planning and investment advice to clients since 1988. Brad formed the business in 1996 out of frustration with financial planners that were not accountable for their clients' investment performance and stockbrokers that failed to deliver the much needed technical superannuation and retirement strategy.

Brad is a CERTIFIED FINANCIAL PLANNER™, the highest accreditation of the Financial Planning Association. Certified Financial Planner (CFP®) is an internationally recognised mark and is the highest professional designation that can be given to a financial planner.

Brad has a Bachelor of Business Degree in Finance, Economics & Accounting and a Graduate Diploma in Applied Finance & Investment (SIA).

Brad is also a SPAA SMSF Specialist Advisor™.

Brad holds the following professional memberships:

- Fellow member of the Financial Services Institute of Australasia
- Certified Financial Planner with the Financial Planning Association
- Australian Institute of Management
- Taxation Institute of Australia
- Self Managed Superannuation Fund Professionals' Association of Australia Ltd (SPAA)

Brad is qualified to provide advice in all areas covered by Alliance Investment & Retirement Services' licence.

All Alliance advisers act for and on behalf of the client. The Licensee - Alliance Investment & Retirement Services Pty Ltd Financial Services Licence No 227870 is responsible for the advisory services offered by the adviser.

How to contact me:

Email: admin@allianceinvestments.com.au

Phone: (08) 9380 2000

Adviser Profile:



PAUL BEGLEY
 BCom, ACA, F Fin
 SMSF Specialist Advisor™
 Director
 Authorised Representative No 229838

Prior to joining Alliance, Paul worked as a tax consultant for a major accounting firm before spending seven years as a Private Client Stockbroker in Sydney and Perth. His background as a chartered accountant provides the Alliance team with the skills to guide clients on more complex financial arrangements. Paul also chairs our Investment Committee and thoroughly enjoys researching investments.

Paul has the following qualifications:

- Bachelor of Commerce in Accounting and Business Law
- Associate Chartered Accountant – Financial Planning Specialist
- ASX Derivatives Accreditation
- NASD Series 7 Accreditation
- Graduate Diploma in Financial Planning (SIA)

Paul is also a SPAA SMSF Specialist Advisor™.

Paul holds the following professional memberships:

- Associate Member of the Financial Planning Association
- Fellow of the Financial Services Institute of Australasia
- Associate Member of Taxation Institute of Australia
- Self Managed Superannuation Fund Professionals' Association of Australia Ltd (SPAA)

Paul is qualified to provide advice in all areas covered by Alliance Investment & Retirement Services' licence.

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How to contact me:

Email: admin@allianceinvestments.com.au

Phone: (08) 9380 2000

Adviser Profile:



SCOTT STANLEY

B Bus, F Fin

SMSF Specialist Advisor™

Director

Authorised Representative No 229835

Scott has been providing financial planning and investment advice to clients since 1993. Before joining Alliance in 1998, Scott had six years experience with a stockbroking firm and was a qualified Stock Exchange Automated Trading System (SEATS) operator. Scott oversees and is responsible for our Funds Management operation at Alliance which is vital to ensure the business adheres to all of the individual investment criteria that our clients mandate.

Scott has a Bachelor of Business in Accounting and Finance and a Graduate Diploma in Financial Planning (SIA).

Scott is also a SPAA SMSF Specialist Advisor™.

Scott holds the following professional memberships:

- Associate Member of the Financial Planning Association
- Fellow of the Financial Services Institute of Australasia
- Self Managed Superannuation Fund Professionals' Association of Australia Ltd

Scott is qualified to provide advice in all areas covered by Alliance Investment & Retirement Services' licence.

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How to contact me:

Email: admin@allianceinvestments.com.au

Phone: (08) 9380 2000

Adviser Profile:



STEVEN HENDRY

BCom, MFinPlan

SMSF Specialist Advisor™

Authorised Representative No 290614

Steven joined Alliance in 2003 and is now a highly regarded Client Adviser. Having a Bachelor of Commerce (triple Finance Major) and a Master of Financial Planning (distinction), Steven has the technical skills and experience to develop financial strategies for our clients. Steven also spends a considerable amount of time as a research analyst, providing a significant contribution to our investment committee.

Steven is also a SPAA SMSF Specialist Advisor™.

Steven holds the following professional memberships:

- Associate Member of the Financial Planning Association
- Member of the National Tax & Accountants' Association Ltd
- Self Managed Superannuation Fund Professionals' Association of Australia Ltd

Steven is qualified to provide advice in all areas covered by Alliance Investment & Retirement Services' licence.

All Alliance advisers act for and on behalf of the client. The Licensee - Alliance Investment & Retirement Services Pty Ltd Financial Services Licence No 227870 is responsible for the advisory services offered by the adviser.

How to contact me:

Email: admin@allianceinvestments.com.au

Phone: (08) 9380 2000

Adviser Profile:



PETER EASTMAN
BCom, MFinPlan
SMSF Specialist Advisor™
Authorised Representative No 307744

Peter joined Alliance in 2005 and is now well established as a Client Adviser. Peter holds a Bachelor of Commerce (Double Major Accounting and Finance) and has completed a Master of Financial Planning. Whilst Peter works across all aspects of the business, of particular interest to Peter is the implementation and daily management of our clients' portfolios. His expertise in this area has significantly enhanced our daily monitoring and reporting of our clients' investments.

Peter is also a SPAA SMSF Specialist Advisor™.

Peter holds the following professional memberships:

- Associate Member of the Financial Planning Association
- Self Managed Superannuation Fund Professionals' Association of Australia Ltd

Peter is qualified to provide advice in all areas covered by Alliance Investment & Retirement Services' licence.

All Alliance advisers act for and on behalf of the client. The Licensee - Alliance Investment & Retirement Services Pty Ltd Financial Services Licence No 227870 is responsible for the advisory services offered by the adviser.

How to contact me:

Email: admin@allianceinvestments.com.au

Phone: (08) 9380 2000

Managed Discretionary Account Service:

Alliance's Personal Funds Management Service (and SAAS and CDI as part of our PFM Service) is defined as a Managed Discretionary Account (MDA) service by the Australian Securities and Investments Commission (ASIC).

Part of the PFM service is intensive personalised funds management where your portfolio and investments are continually monitored and transactions are conducted efficiently in a timely manner.

Before providing our PFM Service we enter into a contract with you which sets out clearly our relationship. The contract allows us to transact on your behalf without the need for your prior approval on each transaction. This is essential for efficiency and timeliness of transactions.

With the PFM Service, Alliance provides an appropriate investment program as part of the contract and will only transact on your behalf in line with the program.

The investment program will detail the scope and nature of the discretion and any limitations that may apply. It also sets out the basis on which we consider the service to be suitable to you. You also receive quarterly reporting detailing any transactions undertaken and their associated costs.

Whilst we can undertake transactions on your behalf, you may also give us specific instructions on how to deal with various transactions or investments. This process is outlined in the contract.

Alliance will advise you of the relevant risks associated with the service in the investment program. We are also obliged to warn you of the risk that our service may not be suitable to you if you provide us with limited or inaccurate information relating to your personal circumstances or cease to be suitable to you if your relevant circumstances change. A key ingredient of this service is ensuring that communication of your needs and objectives is undertaken regularly

As the MDA Operator of the service, Alliance will be responsible for:

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| <ul style="list-style-type: none"> • Acting honestly and in your best interests, exercising due care and diligence, giving priority to your interests and not using information about you to our advantage or in a way that would cause detriment to you. • Providing an investment program that complies with regulatory requirements and identifies an investment mandate which sets out your investment strategy and objectives. • Instructing the custodian to deal in financial instruments in your portfolio (ie execution of trades), to exercise your rights in corporate actions and to carry out transactions on your account. • Reviewing the investment program for you at least once every 12 months. • Ensuring that your portfolio assets are managed as a discrete portfolio belonging to you. • Complying with your instructions and communications about portfolio assets. • Maintaining records of the documents provided to you. • Providing a Financial Services Guide (FSG) for the custodian's portfolio administration service. | <ul style="list-style-type: none"> • Provide you with electronic access and/or alternatively distributing quarterly statements provided by the custodian within one (1) month after the end of 31 March, 30 June, 30 September and 31 December in each year containing information detailing: <ul style="list-style-type: none"> ○ all transactions effected as part of the service, including any liabilities incurred in relation to those transactions; ○ the value of the assets (including any cash held in a trust account) in your portfolio; and ○ all revenue and expenses (including fees and charges) relating to the service during the relevant quarter. ○ Or alternatively, providing you with continuous electronic access to these details. • Distributing within three (3) months of the end of the financial year, an annual statement that contains: <ul style="list-style-type: none"> ○ a summary of the information contained in the quarterly reports (see above); ○ a copy of the report of a registered company auditor on Alliance and the custodian which has been prepared in accordance with ASIC policy; and ○ a copy of the annual review of the investment program. |
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Alliance does not provide custodial, depository or investment administration services for your portfolio assets. Under our MDA Services, custodial services are provided by; Perpetual Trustee Company Ltd operating as Perpetual Portfolio Services (phone: (02) 9229 9988, GPO Box 5106, SYDNEY NSW 2001) and/or BT Portfolio Services Ltd (phone: 1300 657 010, GPO Box 2337, ADELAIDE SA 5011).

Perpetual Portfolio Services (PPS) or BT Portfolio Services (BTPS) will be responsible for the following:

- Establishing and maintaining custody accounts to hold the portfolio assets. The custody accounts will be used exclusively to hold, receive or transfer the portfolio assets.
- Maintain any other records as may be necessary to identify the portfolio assets as belonging to you.
- On a timely basis perform day to day administration of the portfolio assets including:
 - Collect all income and other payments and credit that income and payments to the relevant custody account.

- Act in accordance with instructions.
- In relation to portfolio assets held in a pooled account, perform regular reconciliation procedures appropriate to the nature of the assets.
- Providing you with electronic access or documents to Alliance for distribution including:
 - Quarterly statements
 - Annual tax statements
 - A registered company audit's report

For further information on PPS's responsibilities please refer to Perpetual's Portfolio Administration Services FSG. For further information on BTPS's responsibilities please refer to BT's FSG.

This information and FSG complies with the Australian Securities & Investments Commission (ASIC) relief provisions including Class Order 04/194.

How we charge for our services:

Like other professionals Alliance charges a fee for its services. Prior to engaging our services we will clearly detail our fees for that specific service.

Initial Report Fee

Alliance will quote a fee to prepare an initial financial strategy based on the scope of work required. This is usually about \$5,500 including GST depending on the complexity of your situation. This fee may be tax deductible, although you should seek advice from your accountant regarding this. The initial report fee covers all initial meetings, correspondence and strategy preparation.

Entry / Exit Fees

Alliance does not generally charge a joining fee for our PFM Service other than the initial report fee. Likewise, we do not usually charge any exit or penalty fee should you choose to leave.

Ongoing Advice

We usually charge an ongoing fee that incorporates investment management, regular strategy review and advice relating to changes in legislation and your circumstances over time. This fee usually reduces (in percentage terms) as the value of your assets increase. Our fee structure is highly transparent, fair and usually very competitive compared to other alternatives

For example, Alliance's Personal Funds Management (PFM) fee on a portfolio of \$1,000,000 would be 1.21% (\$12,100) per annum including GST. Alliance's Strategic Asset Accumulation Service (SAAS) fee is based on a monthly retainer, which is charged direct to your bank account. For example, Alliance's monthly fee for SAAS is usually in the order of about \$550 including GST.

Adviser Remuneration

Alliance advisers are remunerated by salary. Like other professionals, Alliance pays its advisers from the fees it earns.

Alternative Remuneration Register

From time to time representatives of Alliance may be invited to social and sporting events, or receive gifts such as a bottle of wine on special occasions. These rare invitations and gifts could be provided by a wide range of product providers and do not influence the advice we provide you. The approximate value of each gift rarely, if ever, exceeds \$150. Details of these are available on a specially maintained Soft Dollar Register which is available for your viewing. Please ask if you wish to view the register.

Privacy and Confidentiality:

The privacy and confidentiality of our clients' affairs is paramount to us. We do not disclose client details to anyone except where we are required to do so by law or are requested by our clients to do so. Our Privacy Policy Statement can be viewed on our website www.allianceinvestments.com.au or you can request a copy from us.

Professional Indemnity Insurance:

Alliance maintains Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Alliance and our Authorised Representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide coverage for any Authorised Representatives and employees who have ceased work with Alliance for work done whilst engaged with us.

Risks:

We want you to understand and be comfortable with the various risks associated with the investments and strategies before investing.

We will explain to you the relationship between the risks associated with the investments as well as the benefits of these recommendations. If you do not understand these relationships or the risks please ask your adviser to provide further explanation.

What to do if you have a problem:

We are committed to providing quality advice and a high level of personalised service. You have the right to expect that Alliance will treat you fairly and honourably and provide professional service to you.

If you believe this has not happened you should immediately contact your adviser and discuss the problem. Your adviser is there to help you and is committed to providing you with the highest quality advice and level of service. If you have a problem your adviser is committed to resolve it.

However, if the problem is not satisfactorily resolved within five working days your adviser will put you in contact with Alliance's Managing Director. Alternatively you can ring the Managing Director directly on **(08) 9380 2000** or put any problem in writing and send it to the Managing Director at:

Alliance Investment & Retirement Services Pty Ltd
PO Box 695, WEMBLEY WA 6913

Again, we will endeavour to resolve the problem quickly and fairly.

Alliance is a member of the Financial Ombudsman Service Ltd (FOS). If we cannot reach a satisfactory resolution, you have the right to contact FOS on 1300 780 808 (this is a free service). If the outcome is still not satisfactory you can contact ASIC on 1300 300 630. You can also use this number to obtain information about your rights.

If you have concerns about the ethical conduct of Alliance or one of its Authorised Representatives, again, you should raise it with Alliance's Managing Director immediately.