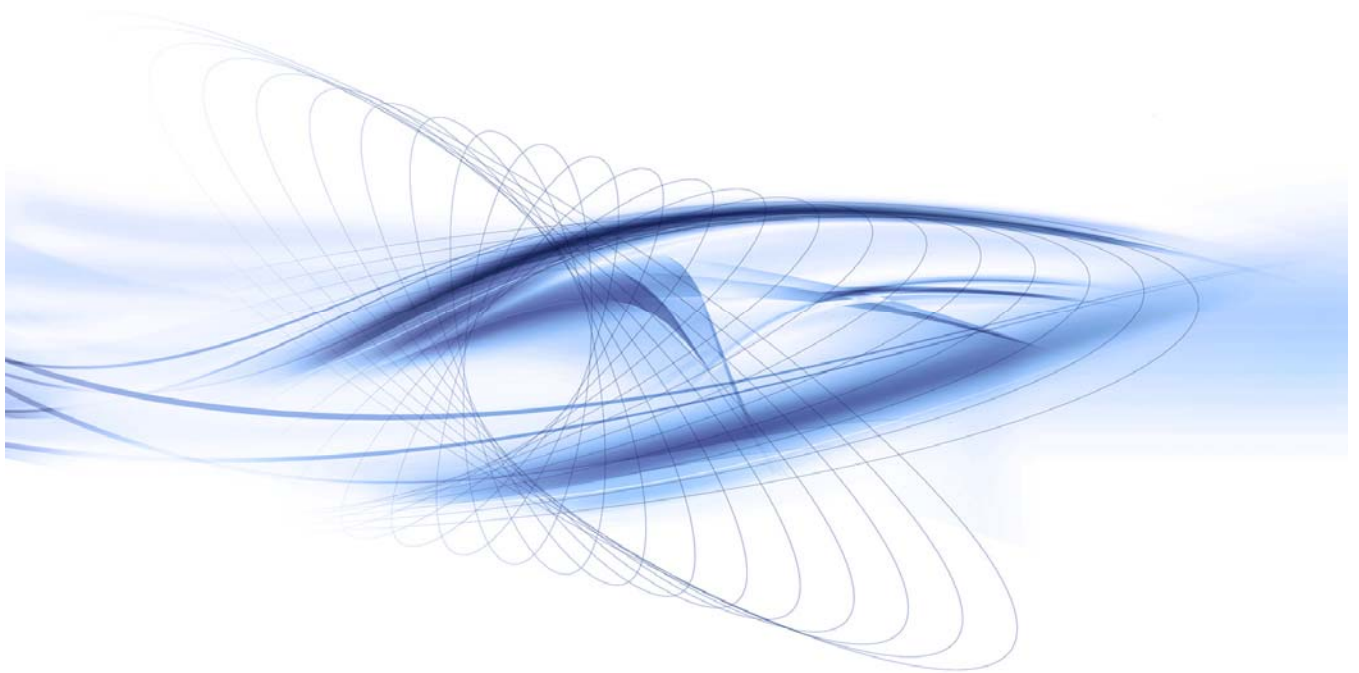


Financial Services Guide

Version 13.0 - June 2011



d.i.b Financial Services

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Important



Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains important information designed to help you decide whether to use our services. It contains information about:

- The initial and ongoing advice we provide;
- Our service offer and advice fees;
- Who to contact should you have a complaint.

About d.i.b

d.i.b. Financial Services is a corporate authorised representative (CAR) trading as d.i.b. Financial Services, is authorised to provide financial services on behalf of AXA Financial Planning. We aim to educate you, our client, by providing strategies that allow you to take control of your own financial decisions.

We build relationships with you and your family to secure each generation's financial well being.

Why you should choose d.i.b Financial Services.

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

Our financial planning process

Everyone is different, with different circumstances, needs and goals. We treat every client as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.

The initial advice process covers our first appointment all the way through to the implementation of your financial plan. We do this by:

(1) Identifying where you want to be

We help you identify your financial and lifestyle goals. This makes sure we understand your needs and you can understand what to expect from us.

(2) Considering the opportunities and risks

We assess your current situation and investigate the options available for you to reach your goals.

(3) Bridging the gap

Based on discussions with you and research we conduct, we will devise a strategy to bridge the gap between where you are now and where you want to be.

(4) Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

As time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing advice.

(5) Staying on track with regular ongoing advice

We design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes us in unplanned directions. When you need a little extra help on top of our initial or ongoing advice, just ask us to provide you with some additional advice. We are there to help you – whatever the occasion.

Advisers at d.i.b Financial Services

Adviser	ASIC No
Ray Dib	250761
Stephan Marianne	325631
Graham Mitchell	261994

Advice we can provide

d.i.b Financial Services can provide you with advice on the following:

Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis
- Business succession planning

Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance

We offer a range of insurance, investment, superannuation and retirement strategies and products and AXA owned platforms (Summit, Generations, AXcess and North).

AXA Financial Planning maintains an approved product list, containing financial products that have been researched by a number of external research houses. A copy of the approved product list can be supplied to you upon request.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals and our advice to help you achieve them.

We will keep a record of any further advice we provide you. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest in or purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan or the PDS carefully before making any decision relating to a financial strategy or product.

You can contact d.i.b Financial Services with any instructions relating to your financial products.

Advice fees



We receive initial, implementation and ongoing advice fees and commission for insurance products you purchase. Your financial plan will outline all fees and commission inclusive of GST.

Initial Advice

Our initial advice fee ranges from \$660 and \$50,000 for single strategy and multiple strategies.

If, in developing your financial plan, we identify that you have a complex situation that requires extensive planning and development, our initial advice fee will change. In this case, we will provide you with an upfront quote of the amount payable before we proceed with developing your financial plan.

Our initial advice fee covers the cost of researching and preparing your financial plan.

Before providing you with initial advice we will prepare an initial advice agreement.

The initial advice agreement sets out what our initial advice will cover and how much it will cost.

Advice Implementation

Our implementation fees range from \$660 and \$5,000 for single strategy and multiple strategies.

This covers the administrative time spent implementing the recommended strategies and products.

Ongoing Advice

Ongoing advice fees may be up to \$10,000 per annum and is based upon your investment balance as follows:

The first \$500,000 is levied at 0.6% per annum

The remaining balance is levied at 0.6% per annum

Our ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of opportunities as they become available.

If, during our assessment of your ongoing needs, we identify that you require ongoing advice outside of our standard advice offer, our ongoing advice fee will change. In this case, we will provide you with a quote of what you will be required to pay to receive these services.

Before providing you with ongoing advice we will prepare an ongoing advice agreement.

The ongoing advice agreement will set out what our ongoing advice will cover, your payment method, and how much it will cost.

Additional advice

For additional advice, an hourly rate of \$330 is payable.

Payment Method & Frequency

We offer you the following payment terms:

- Bpay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in our ongoing advice agreement.

Commission

Commission is payable by life companies when we recommend insurance and annuity products. The commission is factored into the annual premium and may range as follows:

- From 11% to 130% of the initial premium
- Up to 33% per annum of the renewal premium.

How the advice fees are distributed

AXA Financial Planning will retain 0% to 3% of the gross revenue received for the recommended financial services and/or products. AXA Financial Planning will pay d.i.b Financial Services 97% to 100% of the gross revenue received.

d.i.b Financial Services may receive bonuses and other benefits.

Other benefits d.i.b Financial Services may receive

We may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Both AXA Financial Planning and our advisers maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

- **Value Participation Scheme:** AXA may provide us with a cash payment based on total AXA and AMP product funds under management.
- **Technology and Education:** AXA Financial Planning provides us with 'points' when our business revenue exceeds \$50,000. One point is received per \$1.23 (inc GST) over \$50,000. Points are only redeemed for office equipment and staff training to ensure you receive up to date information and advice.
- **Product Competitions:** We may participate in short term incentive programmes such as a product provider paying additional commissions during a specified period.
- Due to the temporary nature of these arrangements they have not been included in this document. Details of any short term incentives will be outlined in your financial plan.

About AXA Financial Planning



AXA Financial Planning Limited ABN 21 005 799 977

Australian Financial Services Licensee 234663

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www.axa.com.au

AXA Financial Planning is a member of the AMP Group. The AMP Group includes companies formerly part of the Australian and New Zealand operations of AXA Asia Pacific Holdings Limited.

AXA Financial Planning is a principal member of the Financial Planning Association (FPA) and as such, AXA Financial Planning and their financial advisers have adopted the FPA's Code of Ethics and rules of professional conduct.

AXA Financial Planning has approved the distribution of this FSG.

Relationships and associates

d.i.b Financial Services can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such are affiliated with AXA Financial Planning, including:

Product Issuer	Product brands used by issuer
<ul style="list-style-type: none">The National Mutual Life Association of Australasia Ltd	<ul style="list-style-type: none">AXAAC&L
<ul style="list-style-type: none">National Mutual Funds Management Limited	<ul style="list-style-type: none">AXA
<ul style="list-style-type: none">NMMT Ltd	<ul style="list-style-type: none">SummitGenerationsAXcess SMSF
<ul style="list-style-type: none">N.M. Superannuation Pty Limited	<ul style="list-style-type: none">SummitGenerationsNorth
<ul style="list-style-type: none">Multiport Pty Ltd	<ul style="list-style-type: none">multiport
<ul style="list-style-type: none">Alliance Capital Management Australia Limited	<ul style="list-style-type: none">Alliance
<ul style="list-style-type: none">ipac asset management limited	<ul style="list-style-type: none">iAccess
<ul style="list-style-type: none">AllianceBernstein Australia Limited	<ul style="list-style-type: none">AllianceBernstein
<ul style="list-style-type: none">AXA Rosenberg Investment Management Asia Pacific Limited	<ul style="list-style-type: none">AXA Rosenberg
<ul style="list-style-type: none">AMP Bank Limited	<ul style="list-style-type: none">AMP
<ul style="list-style-type: none">AMP Capital Investors Limited	<ul style="list-style-type: none">AMP
<ul style="list-style-type: none">AMP Superannuation Limited	<ul style="list-style-type: none">AMP
<ul style="list-style-type: none">AMP Life Limited	<ul style="list-style-type: none">AMP

Privacy

d.i.b Financial Services maintains a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

A copy of any recommendations made to you will be retained by d.i.b Financial Services for seven years. Please contact d.i.b Financial Services to review your file.

AXA Financial Planning and d.i.b Financial Services implement a privacy policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from d.i.b Financial Services or one of our advisers.

Another financial adviser may be appointed to you if one of our advisers leaves AXA Financial Planning or is unable to attend to your needs due to an extended absence from the business. In these circumstances, AXA Financial Planning will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by AXA Financial Planning and d.i.b Financial Services to cover advice, actions and recommendations which have been authorised by AXA Financial Planning and provided by d.i.b Financial Services. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?



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

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact AXA Financial Planning on 137 292 or put your complaint in writing and send it to:

AXA Financial Planning
Attention: Complaints Case Manager
Advice and Licensing
Level 9, 750 Collins Street
DOCKLANDS VIC 3008

AXA Financial Planning will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) on 1300 780 808
Personal information held	The Privacy Commissioner on 1300 363 992

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.