

FINANCIAL SERVICES GUIDE

For Authorised Representatives of

One26 Pty Ltd

Distributed with Authorisation from One26 Pty Ltd
Version 4 commencing 12th April 2010

Financial Services Guide



Why have I received this document?

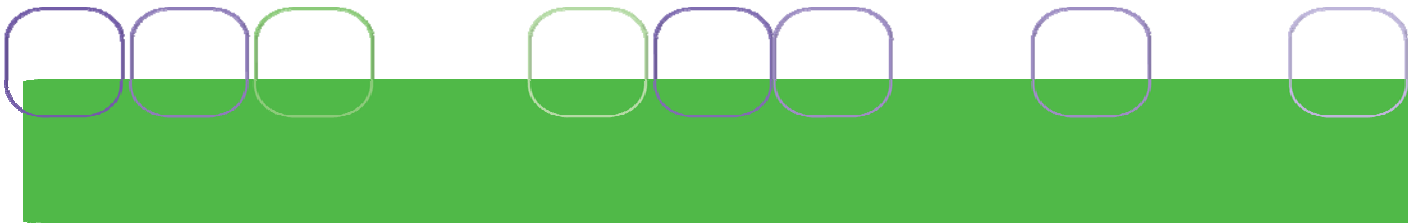
You will receive this Financial Services guide (FSG) from your One26 financial adviser to explain the following:

- o The services we offer;*
- o The documents you will receive with your advice;*
- o How your adviser and One26 is remunerated for these services;*
- o Complaints process.*

Details of your Adviser are in the accompanying Authorised Representative Profile. This FSG must be read in conjunction with the Authorised Representative Profile and forms part of this FSG.

One26 holds an Australian Financial Services Licence issued by the Australian Securities and Investment Commission. Your financial adviser acts on behalf of One26 as an Authorised representative of One26, therefore One26 is responsible for this advice.

One26 responsibly monitors your financial adviser to ensure they only provided services they are authorised to provide. We also monitor and coach our advisers to ensure they have appropriate qualifications and are complying with the law and One26 compliance standards.





Who is One26?

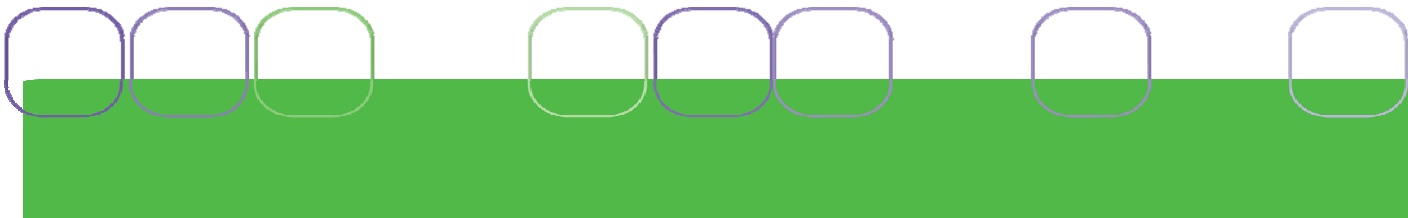
One26 is an integrated financial services group providing a range of services to both individual investors, through authorized representatives and to other financial planning firms. We are one of Australia's fastest growing financial services dealer groups. One26's head office is located in South East Queensland with a network of qualified financial advisers Australia wide.

One26 was established to assist adviser practices and provide a comprehensive approach to the strategies, products and services that advisers provide to clients. One26 employs specialists to ensure that all services provided are of the highest standard and quality.

What can One26 provide you?

We are authorised to provide advice in the following areas:

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



We can provide advice and arrange transactions in the following financial products:

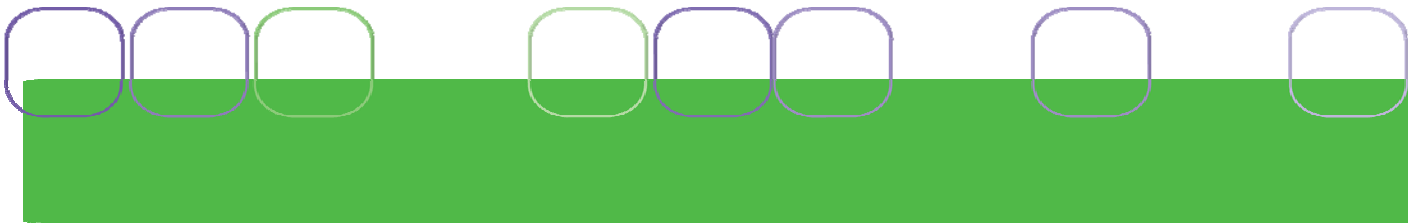
- Deposit and payment products, including basic deposit products;
- Debentures, stocks or bonds issued or proposed to be issued by a government;
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings accounts;
- Securities;
- Superannuation.

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

One26 Pty Ltd has a network of companies that we may refer you to. One26 dealership is not responsible for general insurance services, real estate and direct property advice, taxation services and legal and consulting advice.

When you receive advice from a One26 Adviser

Your One26 financial adviser will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products recommended are selected from our approved list of products which has been researched by a technical team and external experts.



Documents you may receive

When providing you with personal advice that takes into account your objectives, financial situation and or needs, you will be presented with a Statement of Advice (SoA). The SoA will contain the advice, the basis on which it is given, information about fees and commissions that may be received, and any relationships or associations which may have influenced the provision of the advice.

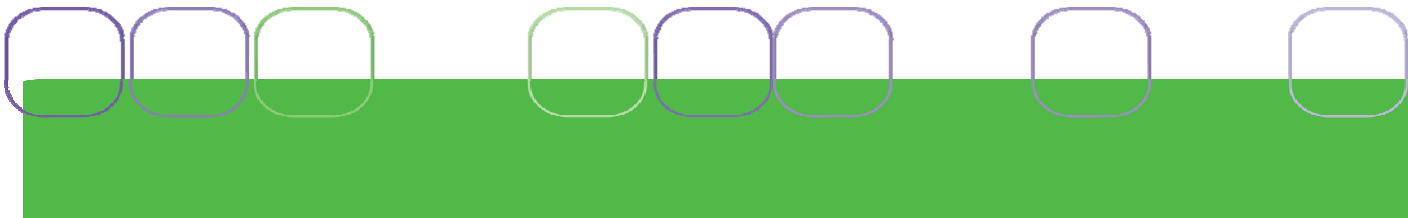
In the event a recommendation is made to acquire a financial product (other than securities), offer to issue or arrange the issue of a financial product, you will also be provided with a Product Disclosure Statement prepared by the Product provider. This will contain information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

If your Adviser has previously provided you with a SoA, and you receive new advice related to this SOA, and your personal circumstances are still relevant, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of advice documents within 7 years of that further advice being given.

How will I pay for the Financial Services?

The fees your adviser charges will be dependent on the complexity and scope of the advice, as well as the amount invested or insurance premium amount. These can 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.

Your adviser will discuss any fees with you prior to the commencement of any work. The Statement of Advice will fully disclose any fees and commissions, including the manner in which the fees and commissions are split between one26 Pty Ltd and your adviser and any referring party where applicable.



Commissions

Initial fees and commissions for investments can range between 0% and 10%, whilst ongoing fees and commissions may range between 0.25% and 3%. For insurance products, commission amounts can range between 20% and 120% for up front amounts and 10% to 40% for ongoing commission.

Fee for Service

If a fee for service is payable rather than commission, you will be quoted an amount 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 \$7,700 (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.

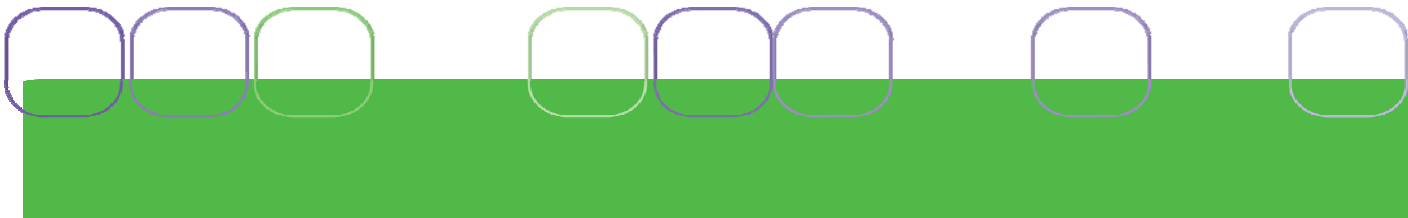
Does One26 charge any fees?

No. One26 does not charge you any additional fees, however we may receive up to 50% of fees and commissions your adviser collects.

Product provider relationships

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.

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 over the amount of \$300. If you wish to inspect this Register, or ask any questions about this, please ask your Adviser.



Common questions answered

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?

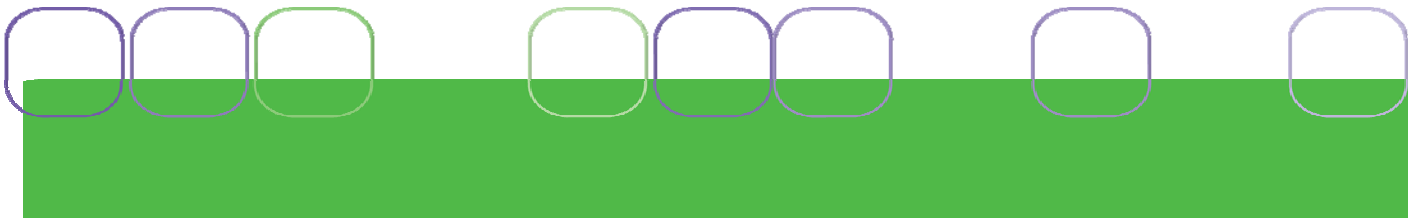
Yes, One26 advisers are monitored to ensure the basis for their advice is relevant to your personal circumstances. However, to do so the adviser first needs to find out your individual objectives, financial situation and needs before recommending any financial product or service to you. You have the right not to divulge this information, however if you do not wish to do so, your adviser will warn you about the possible consequences of 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 are recommended to you. If you feel this is not clear, you should ask us for further clarification.

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 or advice provided to you, you should take the following steps:



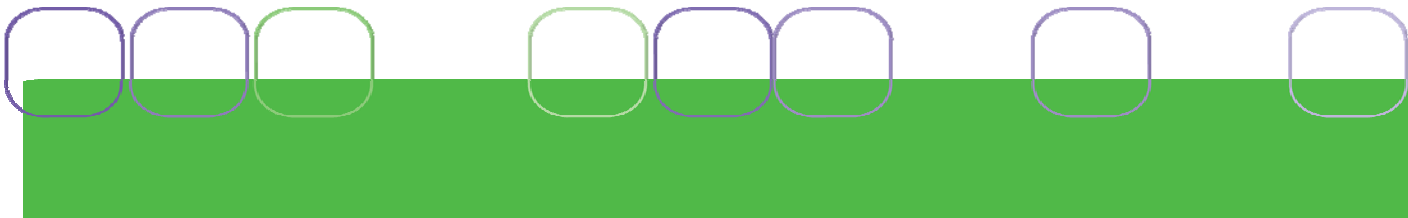
1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily addressed within 5 days, please contact the One26 Complaints Manager on (07) 3352 9600 or email leanner@one26.com.au or mail to:
Complaints Manager
118-126 Montpelier Road
Bowen Hills Q 4006
We will to the best of our ability, 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.

We are required by law to have compensation arrangements for loss or damage arising from certain breaches of the Corporations Act by One26 as well as internal compensation arrangements through Professional Indemnity Insurance.

PRIVACY POLICY

One26 Pty Ltd is 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 available from your Adviser and on our website www.one26.com.au.

Your adviser and One26 will through providing you with the services outlined in this FSG, collect your personal information. This is required for example, to assess your financial planning needs or to manage your portfolio through product providers. You have the right not to disclose personal details if you so wish however, your adviser may not be able to provide you with certain levels of service. You can access your information through contacting your adviser free of charge.





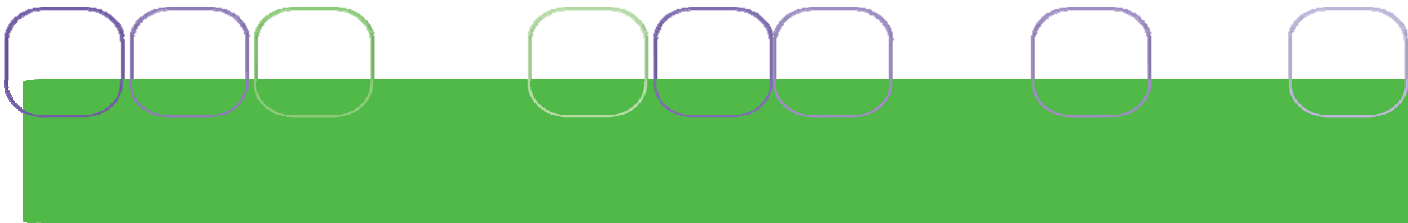
For any other queries please contact:

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