

Financial Services Guide (Part One)



A guide to our relationship with you and others **DOMINION**

About this Financial Services Guide

This Financial Services Guide (FSG) consists of two parts. This document is Part One. When you receive this document, you should also receive Part Two titled “**Financial Services Guide (Part Two)**” which sets out the profile of your Adviser and other important information you need to know. If you do not receive Part Two please ask your Adviser to provide it to you or contact Dominion Admin Services Pty Ltd (DAS). Part One and Part Two should be read in conjunction and together they make up this FSG. DAS has authorised the distribution of this FSG.

What is the purpose of this Financial Services Guide?

This FSG is an important document and is intended to inform you of certain basic matters relating to our relationship, prior to providing you with a financial service. The matters covered by the FSG include:

- who we are and how we can be contacted;
- what services and types of products we are authorised to provide to you;
- how we (and any other relevant parties) are remunerated;
- details of any potential conflicts of interest;
- details about our compensation arrangements; and
- details of our internal and external dispute resolution procedures and how you can access them.

This FSG is designed to provide you with important information about DAS and its Authorised Representatives. It is intended that this FSG should assist you in determining whether to use any of our services. In this FSG, any reference to ‘we’, ‘our’ or ‘us’ is a reference to DAS and its Authorised Representatives.

What other documents might you receive?

If you choose to use any of our services you may also receive other documents relating to the services or products, which you should read carefully. These documents may include any of the following:

Statement of Advice (SoA)

This will be presented whenever we provide you with any advice which takes into account your objectives, financial situation and needs (personal advice) unless we present you with an RoA (see below for an explanation of RoA). The SoA will contain the advice, information on which it is based and other information, including information about fees, commissions and associations which may have influenced the provision of the advice. You should read the SoA carefully before making any decision relating to any financial product(s) recommended to you.

Product Disclosure Statement (PDS)

This will be provided when we recommend a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product. The PDS contains important information to help you make an informed decision about the financial product.

Record of Advice (RoA)

In some circumstances, we may not give you a SoA. If we provide you with further advice, relating to advice we previously provided in a SoA, we may provide you with, or simply keep a Record of Advice on your file. We will only do this if there has been no change to your circumstances, or to the basis of our advice. If there has been a change we will give you a new SoA. You can request a copy of the RoA by contacting your Adviser’s office.

Dominion Admin Services Pty Ltd ABN 59 131 642 834

Australian Financial Services Licence Number: 331132

Registered Office: 172-174 Keira St, Wollongong NSW 2500

Phone: 02 4220 0500 Fax: 02 4220 0599

Who are we?

Who is responsible for the financial services offered in this FSG?

DAS as the holder of an Australian Financial Services Licence acts on your behalf and is responsible for the financial services offered in this FSG. DAS does not act on behalf of any other person or Australian Financial Services Licensee. You can contact us via the contact details set out on the front cover of this FSG.

Who provides the financial services offered in this FSG?

The financial services offered in this FSG are provided by Dominion Admin Services Pty Ltd, holder of an Australian Financial Services Licence (No. 331132).

Who is your Adviser?

Your Adviser is the person named in Part Two of this FSG, which should have been given to you at the same time as this document. It provides you with details of your Adviser, who is authorised by DAS to provide you with the financial services offered in this FSG on DAS's behalf.

Things you should know before deciding to use our services

What financial services are we authorised to provide to you?

We can provide you with the following services:

- Wealth creation
- Financial planning
- Investment planning
- Retirement planning
- Superannuation & rollovers
- Life & disability insurance
- Estate planning
- Margin lending and gearing
- Portfolio and insurance reviews
- Self Managed Superannuation Funds

DAS authorises its Authorised Representatives (your Adviser) to provide both general and personal financial product advice and deal in the following kinds of financial products:

- Deposit and payment products
- Life products including investment insurance products and risk insurance products
- Government debentures, stocks and bonds
- Superannuation
- Retirement savings accounts
- Securities
- Interests in managed investment schemes including Investor Directed Portfolio Service

Your Adviser may choose to specialise in certain financial products. The financial products your Adviser is authorised by DAS to provide advice on and/or deal in, are set out in Part Two of this FSG.

Does DAS or its Authorised Representatives have any relationships or associations with financial product issuers?

DAS has an association with Astarra Capital Limited, the issuer of the Astar range of products (which includes the Astar Superannuation Service and Astar Portfolio Service). DAS authorises Astar Capital Pty Ltd, who is the Portfolio Manager for the Astar range of products. Astar Capital will receive a Portfolio Manager Fee of up to 0.5% of the total portfolio value of the Astar range of products.

DAS has an association with Total Financial Solutions Australia Pty Ltd (TFSA), who distributes the Dominion range of products (including the Dominion Superannuation Master Trust and Dominion Portfolio Service), issued by Oasis Asset Management Limited (Oasis).

If your Adviser has any other relationships or associations with financial product issuers they will be disclosed in Part Two of this FSG.

How will we prepare and provide you with suitable personal advice?

The law requires that any advice we provide must be appropriate to your personal circumstances having regard to our investigation and consideration of those circumstances at the time of that advice.

You have the right not to tell us personal information. However, if you do not tell us, the advice you receive may not be appropriate to your needs, objectives and financial situation. Outlined below is the step-by-step process that we will follow to ensure you are provided with appropriate financial advice. We will:

- 1. Meet with you for an initial consultation** – during this meeting we will make enquiries about your expectations and provide you with full details of the services we are authorised to provide. We will also inform you how we are paid for our services.
- 2. Collect all the information needed from you** – we call this fact finding. This step of the process involves asking questions about you – it is our obligation to enquire about your personal circumstances including helping you to determine your attitude towards investment risk (where appropriate).
- 3. Help you identify your goals and current financial position** – including any problems or constraints which may affect our advice.
- 4. Consider strategies and issues (such as taxation, social security and estate planning)** – based on

these issues and your relevant personal circumstances we will develop and present to you, recommendations in the form of a SOA.

5. Discuss the recommendations with you – make appropriate changes you require (if any) and obtain your agreement to implement those recommendations.

6. Implement the agreed recommendations from your SOA.

7. Periodically review your objectives, financial situation and needs, if you agree to an ongoing servicing arrangement.

Will anyone be paid for referring you to us?

If you have been referred to us by someone else, and if we pay them remuneration (including commission) or other benefits for that referral, we will tell you who will receive that remuneration or benefit and the amount they will receive in the SOA.

If your Adviser has any referral agreements in place with third parties, a general description of how benefits may be paid to third parties (e.g. ranges and methods) will be set out in Part Two of this FSG.

How can you provide instructions to us?

We prefer you to provide your instructions in writing. However, if the matter is urgent you may provide instructions to us by telephone and confirm it in writing. In either case you should direct your written instructions to the facsimile, postal or email address of your Adviser set out in Part Two of this FSG.

Things you should know about if you decide to use our services

What remuneration (including commission) or other benefits will the Authorised Representative, DAS or any associate of those, receive if we provide you with any of the financial services offered in this FSG?

DAS and your Adviser may be remunerated in various ways as set out below for the financial services they provide to you:

1. administration fees received in relation to certain products;
2. commissions paid directly from the product issuer whose products are recommended to you; or
3. a professional fee for service charged directly to you.

Note that we may be paid any combination of fees, hourly rate, commissions and also receive other benefits. You may be able to select the method of payment that suits you the best.

Your Adviser will discuss and agree with you the method of payment before they provide any financial services to you. If you receive personal financial product advice, you will be provided with a SOA that sets out any remuneration and other benefits (where possible in actual dollar amounts). If the exact amount is not known at the time you are given the SOA, the SOA will set out the manner in which the remuneration (including commission) and any other benefits is to be calculated. The SOA will also set out when you have to pay any fees.

1. Administration Fees

If your adviser recommends Dominion products, TFSA will pay DAS up to 0.275% pa (including GST) of your total investment. This is taken from the Administration Fee you pay to Oasis. DAS may share some or all of this payment with your Adviser or their employer (if they are employed by a Corporate Authorised Representative of DAS). This form of remuneration does not represent an additional cost to you above the Administration Fee.

2. Commissions

Commissions will vary depending on the type of product and from which product issuer you purchase the product. Full details will be provided in the SoA. However a brief summary of how commissions apply is also provided below under 'Investment Products' and 'Insurance Products'.

Investment Products

For investment products, commissions are generally deducted from the funds you invest. DAS may receive between 0% and 5.5% (including GST) of your initial investment as initial commissions from product issuers whose products are recommended to you. DAS may also receive ongoing commissions from the management fees of the product issuers. Ongoing commissions up to 1.1% pa (including GST) of your total investment.

Example: If your Adviser recommends an investment product of \$10,000 with an initial commission of 4.4% GST inclusive and ongoing commission of 0.55% per annum GST inclusive, DAS will receive \$440 of the initial commission all of which will be passed on to your Adviser (or the corporate entity with which they are associated) and DAS will receive \$55 per annum of ongoing commission all of which will be passed on to your Adviser (or the corporate entity with which they are associated), assuming the investment remains at the same

amount.

Insurance Products

For life insurance products, commissions are included in the amount you pay for the product. Depending on the product you purchase, up to 140% (including GST) of the initial annual premium as initial commission and up to 38.5% p.a. (including GST) of the annual premium for ongoing (trail) commission.

Example: If your Adviser recommends an insurance product and the annual premium is \$400 per annum, DAS may receive an initial payment of up to \$560 all of which will be passed on to your Adviser (or the corporate entity with which they are associated) and DAS will receive an ongoing commission of up to \$154 per annum all of which will be passed on to your Adviser (or the corporate entity with which they are associated), assuming the premium remains the same.

3. Fee for Service/Hourly Rate/Other fees

Where your Adviser charges a fee for service or hourly rate for any of the services provided to you, a full explanation of those fees and rates will be set out in Part Two of this FSG.

Other Benefits

In addition to fees and/or commissions, your Adviser may receive other benefits such as financial, marketing and training assistance from DAS and product issuers. Your Adviser may also be entitled to other allowances and incentives including bonuses paid for selling certain amounts of financial products, discounted services, prizes and awards, overseas and domestic conferences, marketing support and education expense support.

Where DAS or your Adviser's method of remuneration differs in any way from the arrangements set out above, further explanation will be provided in Part Two of this FSG and details of the remuneration they receive will be provided in the SoA.

What information will we keep about you and can you access it?

Your privacy is important to DAS. To learn more about the collection and use of your personal information by DAS (for marketing and other purposes), see the DAS Privacy Policy Statement available from DAS registered office contact us immediately and we will arrange for the DAS Privacy Policy Statement to be provided to you via an alternative mode.

We maintain records of your investment objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file we will make arrangements for you to do so, advising you of the costs (if any).

Compensation Arrangements with Dominion Admin Services

DAS maintains a policy of Professional Indemnity (PI) insurance that covers the activities of its employees and representatives in providing the services set out in this FSG. The policy complies with the requirements of section 912B of the Corporations Act.

The policy (subject to its terms and conditions) will continue to cover claims in relation to our representatives/employees who no longer work for us (but who did at the time of the relevant conduct).

Important information about complaints

What should you do if you have a complaint?

If you have any complaint about the financial services provided to you, we will try to resolve your complaint quickly and fairly. You should take the following steps to enable us to do so:

1. Contact your Adviser, using the contact details set out in Part Two of this FSG.
2. If your complaint is not satisfactorily resolved within five business days, please lodge your complaint in writing to the Complaints Manager via the contact details on the front cover of this FSG.
3. If we are unable to resolve your complaint to your satisfaction within 45 days, you have the right to refer the matter to the Financial Ombudsman Service Limited (FOS), an independent external dispute resolution scheme of which DAS is a member. The FOS service is available to you free of charge.

The contact details for FOS are:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Phone: 1300 780 808

Financial Services Guide (Part Two)

11 November 2009



This document is Part Two of the Dominion Admin Services Pty Ltd (DAS) Financial Services Guide (FSG) and should be read in conjunction with the DAS FSG Part One dated 11 November 2009. Distribution of Part Two of the FSG by the Authorised Representative named below has been approved by Dominion Admin Services Pty Ltd, AFSL 331132.

Profile of your adviser

Introduction

My name is Michael Hyde and both I and the company with which I am associated, Australian Superannuation Service Pty Ltd, are Authorised Representatives of Dominion Admin Services Pty Ltd (DAS). DAS has appointed me and my company as Authorised Representatives to provide financial services on DAS's behalf. My Authorised Representative status has been registered with the Australian Securities and Investments Commission (ASIC) and my Authorised Representative number is 337841. The Authorised Representative number for Australian Superannuation Service Pty Ltd is 337840.

My education qualifications and experience:

I have 7 years experience as a Compliance Officer, National Legal & Compliance Manager and General Manager in the Financial Planning and Financial Services Industries. My professional qualifications are as follows:-

Bachelor of Economics (Finance)
University of Sydney

Graduate Diploma in Corporate Law
University of Sydney Law School

Advanced Diploma of Financial Services
Kaplan Professional Education

How to find me:

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 1300 UNLK GO (865 546)

Email: info@austss.com.au

Mail: PO Box 1206
Cronulla NSW 2230

Web: www.austss.com.au

The products I can advise you on:

- Superannuation
- Life Insurance
- Managed Investments
- Deposit Products
- Securities

Further details of relationships and associations

I am a director and shareholder of Australian Superannuation Service Pty Ltd and may receive an annual salary, bonuses (if any are paid) and dividends from this company.

Other important information about remuneration

Referral Arrangements

I, or the Corporate Authorised Representative with which I am associated (if applicable), may have established a commercial relationship with various referral partners under which I may refer clients, or have clients referred to me. The exact commercial arrangement between me and each of my referral partners varies according to each circumstance and cannot be pre-determined.

However, the general type of benefit including the range of benefits and how they may be paid to third parties is described below. If you are referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

General description of how benefits may be paid to third parties if they refer you to me

Initial commission or fee	A one off payment calculated as a percentage of the initial commission paid or as otherwise agreed with the referral partner
Ongoing (trail) commission or fee	An annual payment calculated as a percentage of ongoing (trail) commissions paid or as otherwise agreed with the referral partner

Additional remuneration information

When I provide *personal* financial advice and services to you, you are welcome to **choose how you pay for my services**:

Service	Cost to you ⁴	
	Initial Advice/Transaction Fee (cost in \$ or % of Investment/Premium)	Ongoing Fee
PERSONAL Financial Advice and Services		
Fee For Service basis (my fees are paid by you):		
Professional Services: - advice - review consultations - execution/transaction arrangement - other services	0 - \$350 per hour	0 - \$350 per hour
One-off Preparation of Statement of Advice ¹	By Negotiation ¹	Nil
OR		
Commission basis (my fees paid by the Product Provider - in most cases out of your account balance or the Product Provider's fees):		
Investments or Superannuation Advice and Execution/Transaction Service	0.0% - 4.0% (of investment amount) ²	0.0% to 1.0% pa (of account balance) ³
Risk Insurance Advice and Execution/Transaction Service	0.0% - 120% (of first year's premium) ²	0.0% - 30% pa (of second and subsequent years' premiums) ³
GENERAL Financial Advice and Execution/Transaction Services		
Professional Services (Investment & Superannuation <i>only</i>): - general advice - execution/transaction arrangement - AustSS Unlock TM Offer - General monitoring and review	\$0 100% rebated to you	0.0% to 1.0% pa ³
NO Financial Advice – Execution/Transaction Services Only		
- execution/transaction arrangement	0.0% to 4.0%	Nil

Notes

1 Fee for preparation of the Statement of Advice: This fee will be agreed with you prior to commencing work on your SoA. The fee will be payable on presentation of the SoA. Please note that we reserve the right to charge a higher fee if your requirements are exceptionally complex. In addition, if your circumstances change significantly after I have prepared an SoA for you, and you require further advice taking into account this change, I may charge another fee for the preparation of a new SoA.

2 Fee for investment of funds or acquisition of risk insurance product: At the time you invest funds or acquire a risk insurance product, you will be charged a fee within the ranges shown. The fee is a percentage of the transaction value. For investments this fee applies when you invest funds initially under the service and also when you invest new funds into an existing portfolio you hold under the service.

3 Ongoing Fee: Where you have invested funds or acquired a risk insurance product, you will be charged an ongoing fee within the ranges shown. This fee is a per annum percentage of the amount of funds you hold in your account or the annual premium of your risk insurance policy and is paid by the product provider to me.

4 Goods and Services Tax (GST): All costs and fees are shown exclusive of GST (that is, GST is not included).

Bonus Commission

As at the date of this FSG Part 2, DAS will be paid a Bonus commission by Total Financial Solutions Australia Pty Ltd (TFSA) as detailed below, when you invest in the Dominion product range. I, or the Corporate Authorised Representative with which I am associated (if applicable), will receive **no** share of this Bonus commission as specified below (and as demonstrated in the example that follows):

Product Issuer	Applicable Product(s)	Bonus commission
Oasis Asset Management	<ul style="list-style-type: none"> - Dominion Superannuation Master Trust - Dominion Employer Superannuation - Dominion Portfolio Service 	Based on individual client account balance: <ul style="list-style-type: none"> ▪ 0.275% for the first \$50,000 ▪ 0.22% for next \$50,000 ▪ 0.1375% for next \$150,000 ▪ 0.1105% for next \$250,000 ▪ 0.11% for next \$500,000 ▪ Nil for \$1,000,000+

Example: If you invest \$200,000 into the Dominion Portfolio Service, the following amount will be paid:

Rate	Bonus received by DAS	Share of Bonus paid by DAS to Corporate Authorised Representative
First \$50,000	\$137.50	\$0
Next \$50,000	\$110.00	\$0
Next \$100,000	\$137.50	\$0
TOTAL:	\$385.00	\$0 (0%)