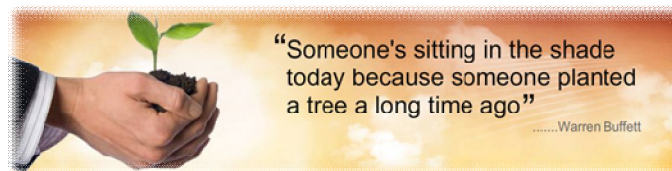




Financial Services & Credit Guide

Dated: April 2011 V4



This Financial Services and Credit Guide is issued by your Adviser with the authority of Incito Group Pty Ltd (Incito Group). Details of your Adviser are contained in the adviser profile that forms part of this FSG and Credit Guide and is to be read in conjunction with this document.

Chesterfields Financial Services comprises a team of highly trained professionals dedicated to providing the very best financial planning and investment advice. All our advisers have met stringent educational standards and continue to meet strict ongoing training requirements.

Chesterfields' advisers Shane Bransby, Mark Triggs and Sam Gray, are Authorised Representatives of Incito Group Ltd.

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WHEN YOU GET OUR ADVICE

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Credit Assistance

All Authorised Representatives of Incito Group are licenced under Incito Group's Australian Credit Licence. This permits our Authorised Representatives to provide credit assistance to clients; in particular, you may wish to receive advice on applying for a credit contract or varying (increasing) your existing credit limit. Our Authorised Representatives will not provide you with credit assistance where the credit contract is unsuitable.

To make an informed assessment, our Authorised Representatives will make inquiries into your goals and objectives. All sequent recommendations will be communicated via a statement of advice

FREQUENTLY ASKED QUESTIONS

Do I get 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. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that 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.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, or you do not understand these risks, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine the personal information contained on your file, you should ask us in writing and we will make arrangements for you to do so.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You can provide us with instructions by telephone, e-mail, facsimile or any other means that has been agreed to in writing with us. We may request that you provide written instructions and may not act until those written instructions are received.

How will I pay for the service, and do you receive remuneration, fees, commission or other benefits in relation to providing the financial services to me and how is that commission calculated?

We operate on a fee-for-service basis and on some occasions receive commissions. The amount of and methods of calculating the fees, commissions, bonuses and other incentives that we may receive for the advice, will be disclosed at the time our advice is provided or as soon as practical after that time. This information will be detailed in the Statement of Advice.

1) Statement of Advice Preparation Fee

We charge a fee for service for our written recommendations (Statement of Advice). This can range between \$1,000 and \$3,000 (exc GST) and the fee is dependent on the complexity of the advice. It is calculated on the basis of the anticipated time, experience, and expertise required formulating and documenting the appropriate strategy. Any fee for service must be paid within seven days of the date of the tax invoice being issued to you.

2) Implementation Fee, Share Brokerage, and Upfront Commissions

For share transactions we charge a brokerage fee of up to 1.1% per transaction of the investment amount, with a minimum of up to \$110 per transaction.

3) Ongoing Service Fee on Investment Portfolios

The ongoing service fees are charged as a percentage of Funds Under Management and range between 0% and 1.2%. This is an ongoing service fee and the amount payable is determined by the complexity and also the size of the overall investment portfolio. The ongoing service fee will be agreed upon and outlined to you in detail in your Statement of Advice. This fee is charged to your investment account on a monthly basis. For on-going direct share transactions a brokerage fee of up to 1.1% per transaction of the investment amount will be charged, with a minimum of up to \$110 per transaction.

4) Other

Where a life insurance company risk product has been recommended the issuer of the product will pay us an initial commission. This commission varies depending on the issuer and the product, but is in a range of between 0% and 130% of your first year's premium. An ongoing commission may also be received in a range of between 0% and 40% per annum of the premium.

If you have been referred to us by another party, we may pay that party a referral fee. The amount of that fee is disclosed in the SoA.

The advisory staff are salaried, and will in addition to their salaries receive bonuses paid based on company revenue reflecting commission or revenue received by Incito Group. We maintain a register which outlines the alternative forms of remuneration which are provided to Incito Group and/or its representatives. The register details the nature of the remuneration along with who has received it and who has provided it. This register is publicly available and can be accessed by contacting us at info@incitogroup.com.au

Our Associations and Relationships

Chesterfields Financial Services Pty Ltd is a member of the Incito Group ABN 89 104 065 250. The Incito group provides your Adviser with the required tools and resources to ensure sound Advice is provided to all clients.

Incito Group is an associated entity of Armytage Privated Limited. Armytage acts as the manager for a number of registered managed investment schemes (managed funds). Regardless of this association, your Adviser will also recommend products from a broad range of product providers outside the Incito Group. This broad view will allow your Adviser to provide financial solutions to meet your goals and objectives.

IF YOU HAVE ANY COMPLAINTS

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 provided to you please discuss your complaint with your adviser and we will try and resolve your complaint quickly and fairly. If the complaint is not satisfactorily resolved within 3 business days please put your complaint in writing and send it to the contact details on the front of this FSG. Complaints will be dealt with as a matter of priority.

Incito Group is a member of the Financial Ombudsman Service ("FOS"). If the complaint cannot be resolved to your satisfaction you have the right to lodge a complaint with the Financial Ombudsman Service (FOS) on 1300 780 808 fax 61 39613 6399 or by post at GPO Box 3, Melbourne, Vic. 3001. . Or info@fos.org.au. This service is provided to you free of charge. The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

STATEMENT OF PRIVACY POLICY

Incito Group and Chesterfields Financial Services are bound by the National Privacy Principles in the Privacy Act 1988 (Commonwealth) as well as other applicable laws and codes affecting client's personal information. Incito Group and Chesterfields Financial Services will not sell or otherwise use your private information except to assist us to service your requirements or as required by law. Incito Group's Privacy Policy has details of the client information that we collect and retain how we strive to keep the information accurate, complete and up-to-date, the way in which we protect and when appropriate, release or share information with others. A copy of Incito Group's Privacy Policy is available on request via the contact details outlined on this FSG.

GETTING OUR ADVICE

Chesterfields Financial Services offers the following financial service in relation to:

- **Wealth creation**
- **Insurance services**
- **Gearing strategies (say wealth creation strategies)**
- **Pension planning**
- **Social security advice**
- **Superannuation strategies**
- **Retirement planning strategies**
- **Self-managed superannuation advice**
- **Estate planning**
- **Debt Management**
- **Credit Assistance**

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

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment 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
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments (including IDPS)
- Structured Margin Lending

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products.

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about any services. Key information is set out in answer to these questions in this FSG. If you need more information or clarification, please ask us.

PROFESSIONAL INDEMNITY INSURANCE

Incito Group and its authorised representatives have Professional Indemnity insurance in place. The insurance covers both the Licensee and the Authorised representative for the work done during the representative's authorisation by Incito Group.

ADVISER PROFILE

Shane Bransby (Executive Director): has been involved in the financial services industry for over 13 years specialising in Financial Planning. Shane's area of expertise lies in working through the complexity of clients' affairs to find strategies that suit their attitude to risk and security. He is also experienced in dealing with clients' financial concerns, goals & objectives, as well as pre-retirement planning, and superannuation advice.

The financial services referred to in this FSG are offered by Shane Bransby, as an Authorised Representative of Incito Group. Shane is a representative, of Chesterfields Financial Services. Shane's authorised representative number is 236923.

The contact details for your adviser are:

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E: sbransby@chesterfields.com.au

ADVISORY SERVICES

Shane is authorised to provide advice and deal in financial products in the specialised areas listed below:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment 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
- Retirement savings accounts

- Securities
- Superannuation
- Managed investments
- Gearing strategies
- Traditional annuities and Pensions
- Self managed Superannuation Funds
- Estate Planning

Our responsibility is to ensure that you receive the most appropriate investment strategy and also investment product advice. Accordingly, in order for an investment product to be recommended, it must pass through an in-depth research process that analyses the appropriateness of the investment, and then our advisory team will determine its suitability to your particular needs and circumstances.

We look forward to assisting you in working towards the attainment of your financial and lifestyle goals.