



## Authorised Representative's FINANCIAL SERVICES GUIDE

10 August 2006

**This Guide, together with the accompanying Licensee's Financial Services Guide issued by AAA Shares Pty Ltd, is designed to assist you in deciding whether to use any of the services we offer. The Guides should be read together. They contain information about services, remuneration and complaints procedures among other things.**

### Licensee

AAA Shares Pty Ltd, ABN 44 008 180 952 (the Licensee) holds an Australian Financial Services Licence (No. 222138). AAA Wealth Management Pty Ltd ABN 43 008 203 174 is an Authorised Representative (No. 230151) under this Licence and they have authorised me to provide financial services, based on my qualifications, experience and resources to provide those services. The Licensee is responsible for the advice I give under these authorities.

AAA Shares Pty Ltd is admitted to membership as a Bendigo Stock Exchange Broker.

### Authorised Representative:

Name	Lian Guo
Authorised Representative No.	304276
Business Address	Suite 41, 330 Wattle Street, Ultimo NSW 2007
Office Telephone	(02) 9281 0818
Mobile Telephone	0418 182 215
Fax	(02) 9281 0819
email	lian@shair.com.au

### Authorisations

I have been approved by the Licensee to act under the following authorisations: -

- Provide financial product advice
- Arrange for a person to deal in a financial product
- Apply for, acquire, vary or dispose of financial products on behalf of another

In respect of the following classes of products: -

- Deposit and payment products
- Life insurance risk products
- Life insurance investment products
- Superannuation products
- Retirement savings accounts (RSA)
- Government debentures, stocks or bonds
- Interests in managed investment schemes including investor directed portfolios
- Security

## Remuneration, Commission and Benefits

You may be charged a fee for the services I provide or I may be paid a commission or a combination of the two may apply.

The level of fees and commissions will vary with the service provided and may be subject to negotiation but the following can be taken as a guide.

### Commissions

Investments and Superannuation	Initial commission of up to 6% of the amount invested and Trailing commission of up to 0.6% per annum of the balance in the account
Life Insurance (Risk)	Initial commission of between 15% and 125% of the first years premium and Renewal commission of up to 20% of premiums in subsequent years

*For example, if you pay \$10,000 into an investment where the entry fee is 5% and the trailing commission is 0.3%, the Fund manager would deduct \$500 from the account initially and would pay it (or most of it) to us. They would also pay \$30 each year to us from their management fees. (This amount would vary because in practice the account balance would not stay at a steady \$10,000).*

### Fees

When applicable, our fee can be either an agreed amount for a particular service or a time-based fee.

The Licensee passes on to me all the fees and commissions which result from my recommendations.

Generally Investment and Superannuation product providers also charge management fees. These are set out in their Product Disclosure Statements.

The Licensee has no ownership association with any of the product providers although from time to time its Directors or I may either directly or indirectly hold an interest in one or more of them as part of our personal investments. You are entitled to ask me for details before taking up our services. I do not believe that this will influence my recommendations to you.

## How you can provide instructions

To determine your needs and objectives, I will ask you to provide certain information either verbally or in writing. Any recommendations I make as a result will be confirmed to you in writing (Statement of Advice) and you will receive a Product Disclosure Statement setting out details for the recommended financial products.

## Dispute resolution

If you have a complaint you should lodge it in writing, addressed to the Managing Director, and you can be assured we will give such matters our urgent attention. You should receive written acknowledgement and an explanation or offer of resolution within 5 business days.

<p>If your complaint is not satisfactorily resolved within 15 days please contact  <i>Managing Director, AAA Compliance Services Pty Ltd              8/230 Main South Road, Morphett Vale SA 5162              Phone (08) 8382 4288</i></p>	<p>If you still do not get a satisfactory outcome you have the right to complain to  <i>Financial Industry Complaints Service (FICS)              PO Box 579, Collins Street West MELB              Phone: (03) 8623 2000</i></p>
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The Australian Securities & Investments Commission (ASIC) has a freecall Infoline 1300 300 630 which you may use to make a complaint and obtain information about your rights.