



Dental WealthCare

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Financial Services Guide

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Tailoring financial planning advice to your needs

WHY SHOULD I USE DENTAL WEALTHCARE FINANCIAL PLANNING SERVICE?

For most people, planning a secure financial future is not easy. Setting financial goals may be simple, but reaching them can be far more difficult.

When planning for your financial future, you are faced with an increasingly complex range of investment choices and have many factors to consider. It is often difficult to decide which investment option is best suited to your individual needs. To make sense of it all, you may need the help of a professional.

A Dental WealthCare Financial Planner can help you meet your financial goals by providing you with practical, easy to understand advice on a comprehensive range of products and services, and will work with you to develop a financial plan tailored to your individual situation. Your Dental WealthCare Financial Planner can help you achieve greater financial security and independence. In addition to establishing a financial plan for you, your Dental WealthCare Financial Planner can also provide regular plan reviews, client publications, and conduct seminars as an ongoing value-added service.

This Financial Services Guide has been designed to provide answers to your questions regarding Dental WealthCare's Financial Planning service. If, after reading this brochure you have any questions, your Dental WealthCare Financial Planner will be happy to discuss them with you.

WHO IS MY DENTAL WEALTHCARE FINANCIAL PLANNER AND WHO WILL BE RESPONSIBLE FOR THE ADVICE GIVEN TO ME?

Your Dental WealthCare Financial Planner is a representative of Triumph Financial Services ABN 33 106 593 926. As such, Triumph Financial Services is responsible for any advice you may receive from your Dental WealthCare Financial Planner.

Triumph Financial Services is an Australian Financial Services Licensee, License Number 240775, and is a member of the Financial Planning Association of Australia (FPA). As members of the FPA, Dental WealthCare Financial Planners are committed to meeting a high standard of professional conduct as outlined in the FPA Code of Ethics. Our Dental WealthCare Financial Planners have undertaken the mandatory training relating to the provision and knowledge of financial planning, and can provide specialist advice on a range of financial matters. They are also required to continually update their knowledge through regular training.

Dental WealthCare is an agent of MLC Limited, UBS, EQT, AMP, ING, Platinum, BT, Colonial First State, Perpetual Ltd and Credit Suisse Asset Management. This enables our authorised representatives to provide advice on, and sell, the above company's life insurance and investment products. A profile of your Dental WealthCare Financial Planner can be found on page 6 of this guide.

HOW DENTAL WEALTHCARE CAN HELP YOU

Your Dental WealthCare Financial Planner is able to assist you with a wide range of financial planning services and can provide advice relating to:

- Fixed interest and managed investments
- Personal superannuation
- Retired income planning including rollovers, annuities and pensions
- Tax planning
- Centrelink entitlements
- Business superannuation
- 'Do-It-Yourself' private superannuation funds and banking products and services
- Wealth protection products and strategies
- Shares (subject to authorisation of the Dental WealthCare Financial Planner)

In addition to these services your Dental WealthCare Financial Planner is able to use other professionals within the industry to assist with:

- Estate planning, enduring Powers of Attorney and wills
- Estate administration services
- Private trust services
- Custodial services

We recognise that our customers may seek to diversify their investments and that they may wish to have access to an extensive range of products. Your Dental WealthCare Financial Planner can recommend a portfolio or individual product(s) sourced from financial organisations, tailored to your specific needs. These recommendations will include products approved by Triumph Financial Services for which ongoing research is obtained and which meet our approval criteria.

Should you wish to invest in a product not approved by Triumph Financial Services, your Dental WealthCare Financial Planner can assist you; however you will be required to sign a form acknowledging your choice. It is important to note that when you sign this form, Triumph Financial Services, Dental WealthCare and your Dental WealthCare Financial Planner cannot be held accountable for your investment in this product.

Financial Planning Fees

WHAT CAN I EXPECT TO PAY FOR FINANCIAL PLANNING ADVICE?

Your initial consultation with your Dental WealthCare Financial Planner is provided at no obligation. Following your initial consultation, your Dental WealthCare Financial Planner may either charge you a fee (i.e. Fee for Service) or receive commissions, details of which will be disclosed to you before you proceed.

SCHEDULE OF FEES

There are three types of fees you may incur in the provision of financial planning advice, and during the life of your financial plan. Your first initial meeting is at our cost. We charge a fee for advice which is agreed upon with you at your first meeting with your financial planner. We do not charge entry fees or commission for placement of investments, however such fees and commissions may be discussed if appropriate.

	Comprehensive Advice Service	Specific Advice Service												
Entry/Placement Fee	Nil	Nil												
Financial Plan Preparation Fee (Includes all aspects of plan preparation – based on complexity)	\$3,000 - \$6,000	\$1,000												
Ongoing Service and Review Fee (excluding trail)	<table><tr><td>\$0 - \$250k</td><td>0.5%</td></tr><tr><td>\$250k - \$500k</td><td>0.4%</td></tr><tr><td>\$500k+</td><td>0.3%</td></tr></table>	\$0 - \$250k	0.5%	\$250k - \$500k	0.4%	\$500k+	0.3%	<table><tr><td>\$0 - \$250k</td><td>0.5%</td></tr><tr><td>\$250k - \$500k</td><td>0.4%</td></tr><tr><td>\$500k+</td><td>0.3%</td></tr></table>	\$0 - \$250k	0.5%	\$250k - \$500k	0.4%	\$500k+	0.3%
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\$250k - \$500k	0.4%													
\$500k+	0.3%													

These fees are GST exclusive.

ENTRY/PLACEMENT FEE

As the plan fee covers implementation of the plan, all brokerage that would normally be paid to Dental WealthCare from third parties on implementation of your financial plan will be fully rebated.

FINANCIAL PLAN PREPARATION FEE

This fee covers the preparation, presentation and implementation of your financial plan.

ONGOING SERVICE AND REVIEW FEE

A fee is charged for the provision of ongoing service in relation to your financial planning needs. Ongoing service will include the review of your portfolio and strategy to ensure that it continues to meet your goals and objectives.

Your Dental WealthCare Financial Planner will discuss all fees and a service level package with you prior to an ongoing service agreement being reached. Where Dental WealthCare is liable to pay a Goods and Services Tax (GST) or any similar tax in connection with the supply of any product or service (other than a product or service for which ‘GST inclusive’ price has been specified), then the customer will be charged an additional amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

HOW IS MY DENTAL WEALTHCARE FINANCIAL PLANNER PAID?

Your Dental WealthCare Financial Planner is remunerated by salary and may also be paid a percentage of any fees or commissions generated on the sale of a product or the provision of advice.

These commissions may be received at the time of investment (up-front commissions) and/or on an ongoing basis for the time your money remains in that investment (trail commissions).

The amount paid to your Dental WealthCare Financial Planner is dependant on the fee and product type. Typically, your Dental WealthCare Financial Planner may receive a percentage of the fees outlined in the “Schedule of Fees” section of this brochure. Your Dental WealthCare Financial Planner may also receive performance-related bonuses, which may include prizes and awards.

It is important to note that payment made to a Dental WealthCare Financial Planner are separate from any fees you pay to an investment manager to enter, exit, switch or remain in an investment product. These fees are disclosed in the brochure or prospectus for each of the relevant products.

HOW MUCH COMMISSION DOES DENTAL WEALTHCARE RECEIVE?

Dental WealthCare typically receives trail commission of between 0% and 0.80%, of the funds invested from the relevant investment fund managers. This commission is not charged separately to you and is paid to us by the fund manager(s), generally out of the fees payable on your investment to the fund manager(s).

Occasionally, external fund managers may sponsor conferences and seminars organised by Dental WealthCare and attended the Dental WealthCare Financial Planners. The amounts paid vary and do not depend on the amounts ultimately invested in the product(s) of the external fund manager. Generally, the amount of the sponsorship from an external fund manager would not exceed \$5,000 on a yearly basis.

WILL I RECEIVE INFORMATION AND ACTUAL COMMISSIONS AND OTHER BENEFITS MY DENTAL WEALTHCARE FINANCIAL PLANNER RECEIVES FROM MAKING THE RECOMMENDATIONS?

These amounts are detailed in the information provided to you prior to establishing your investments in a disclosure document titled “Disclosure of Commission”. This document clearly outlines the investment you are making and any applicable fees you will incur based on your investment choice. It also explains the commission levels and payment that may be received by both Dental WealthCare and your Dental WealthCare Financial Planner relating to these investments, including how these amounts are calculated.

WHAT ARE MY RIGHTS AS A FINANCIAL PLANNING CLIENT OF DENTAL WEALTHCARE?

You have various rights when dealing with Dental WealthCare. Your Dental WealthCare Financial Planner must:

- Disclose any conflict of interest and any material benefit that they may receive. Your Dental WealthCare Financial Planner will provide this information to you upon making recommendations
- Provide recommendations relevant to your unique financial situation and investment goals, as disclosed to your Dental WealthCare Financial Planner
- Explain any risks associated with investment(s) and strategy(ies) which they recommend to you
- Act in accordance with your instructions (oral or written) pertaining to your investments

During your first consultation, your Dental WealthCare Financial Planner will seek to access a thorough collection of your financial and lifestyle needs. You will be asked to provide information relating to your financial situation. You do not have to divulge this information but if you choose not to do so, you should discuss the associated risks and consequences with your Dental WealthCare Financial Planner. A client file detailing information collected during your discussion will be completed by Dental WealthCare Financial Planner.

We value your privacy. The information you provide to your Dental WealthCare Financial Planner and the information relating to your portfolio of investments will be treated as strictly confidential between Dental WealthCare, its related bodies corporate and confidential service providers. This information will be used by Dental WealthCare primarily for preparing your financial plan, implementing and servicing your investments and to advise you of other products and services which may interest you.

Dental WealthCare will not disclose any information to a party outside Dental WealthCare without your express consent or unless compelled by law.

Complaints Resolution Procedure

HOW DO I REPORT A COMPLAINT?

Your Dental WealthCare Financial Planner is committed to answering any questions you have in relation to this Guide, or the advisory service provided, in an accurate and professional manner.

If you have a complaint regarding the service you receive from your Dental WealthCare Financial Planner, you should take the following steps:

1. Contact your Dental WealthCare Financial Planner and discuss your concerns (see below for contact details).
2. If your complaint is not satisfactorily resolved, you should contact Marc Weininger (see below for contact details).
3. If you are still dissatisfied, you may contact the Financial Industry Complaints Services (FICS) to lodge a complaint outside Dental WealthCare. The FICS information line is 1300 780 808.
4. If your complaint relates to a product or service provided, you may also contact the Australian Securities and Investments Commission (ASIC) for information and advice relating to your rights. The information line for ASIC is 1300 300 630.

WAYS TO CONTACT DENTAL WEALTHCARE

If you have any issues you wish to raise with Dental WealthCare, or if you have suggestions on how we can improve, there are four ways you can contact us.

You are always welcome to speak directly to the staff and they will do their best to resolve your issues. If they are unable to do so, the matter will be escalated until resolved.

A 'Feedback Form' is available via email, fax or mail that you can complete. You can either fax it to us or send it via post.

Dental WealthCare

Marc Weininger, Director
PO Box 779, Bondi Junction NSW 1355
P 0411 498 494
F 02 9365 1703
E marc@dentalwealthcare.com.au

CUSTOMER FOCUS

We want to hear from you. We promise to listen to your feedback, ideas, issues and complaints and respond with action. We will:

1. Treat you with Respect

- Being readily accessible
- Returning phone calls/responding to emails directed to Customer Resolutions within 24 hours
- Following up outstanding issues within 48 hours
- Respect the privacy of customers' personal information

2. Resolve issues efficiently

- Encouraging all customers to give us their feedback
- Acknowledging all complaints within 24 hours
- Responding to complaints within 5 working days
- Apologising where we get it wrong

3. Be simple & transparent

- Simplifying fees and charges and making them easier to understand
- Simplifying our products, policies, processes and to improve our service to you

FAST RESOLUTIONS TO YOUR CONCERNS

Every issue raised with Dental WealthCare will be addressed as quickly as possible. If an issue cannot be resolved immediately, you will be informed by the next working day and the ongoing process will be explained to you. We aim to resolve all issues within the following time frames.

Simple complaints should be resolved within 24 hours. Any matter requiring investigation should be resolved within 5 working days. Issues that require specialist advice should be resolved within seven working days. Disputes should be resolved within 10 working days if more time is required to resolve or investigate your complaint, you will be advised in writing.

MARC WEININGER

Certified Financial Planner
Authorised Representative
Dental WealthCare Pty Ltd



Marc Weininger is a director of Dental WealthCare and has had over 9 years experience within the financial services industry. Marc's work experience has exposed him to various aspects of financial markets, investment banking and financial planning. Marc is a Certified Financial Planner, which is the highest professional qualification a financial planner can obtain. Marc has also completed a Diploma of Financial Planning, and holds both Bachelor degrees in Accounting and Management and a Masters degree in Finance.

As part of the Dental WealthCare team, Marc has the knowledge and experience to assist you in planning for your financial security and independence. He is able to use the knowledge and experience of other professionals and services within the industry and undertakes continual training to ensure you get the most current information available. This will enable Marc to look comprehensively at your options to meet your particular needs.

Marc is able to provide specialist advice on all aspects of financial planning. In particular:

- mortgages
- providing secure retirement incomes
- wealth preservation
- developing wealth accumulation strategies
- tax planning
- wealth protection through financial risk management
- superannuation and retirement planning
- centrelink entitlements
- salary packaging

Marc provides quality professional advice in a proficient and friendly manner and works with you to develop a strategy tailored to your individual situation.