

Viva Wealth Pty Ltd ATF Viva Business Trust

This document is issued by Sentry Financial Services Pty Ltd ABN 30 113 531 034 AFSL 286786 (Sentry). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Viva Wealth Pty Ltd as trustee for Viva Business Trust ('Viva Wealth') is a Corporate Authorised Representative of Sentry and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Viva Wealth Pty Ltd ATF Viva Business Trust
Australian Company Number	613 044 385
Corporate Authorised Representative ASIC Number	1244970
Authorised Representative Name	Michael Carmody
Authorised Representative ASIC Number	306576
Business Address	Suite 15, 20 Kearns Crescent Ardross WA 6153
Postal Address	PO Box 124 Applecross WA 6953
Telephone	08 6381 0112
Mobile	0467 207 299
Email	michaelc@vivawealth.com.au
Webpage	www.vivawealth.com.au

Michael Carmody

Michael is a Sub-Authorised Representative of Viva Wealth and is authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Deposit Products
- Managed Investment Schemes
- Securities
- Margin Lending
- Self Managed Superannuation Funds

Michael is not authorised to advise and deal in relation to the following products:

- Derivatives
- Managed Discretionary Accounts

Remuneration

Sentry receives all remuneration paid upon the provision of services by Michael and under contract pays Viva Wealth 94% of the amounts received. Viva Wealth then pays Michael a salary and directors distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee for Service

We charge fixed price fees for initial advice and implementation in the range of \$500 and \$25,000.

We also provide fixed price ongoing service packages in the range of \$1,000 and \$20,000 per annum. In some cases, a fixed fee may not be applicable and then ongoing service fees will be charged as a % of assets under advice p.a. which is 1% p.a. (excluding investments using geared funds). For example, if we charge a 1% ongoing service fee p.a. and you invest \$100,000; your ongoing service fee will be \$1,000 p.a. (assuming no change in value of the amount invested).

We may charge an hourly rate for the advice we provide up to \$500 per hour.

All fees are exclusive of GST.

You will be invoiced directly for these fees and may elect to pay Sentry directly or have these fees deducted from your investments.

Commission

Product providers may pay a commission directly to Sentry for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

Commission on Life Insurance Products

Initial commission may be up to 130% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first year the Adviser reserves the right to invoice you an amount equal to the costs incurred as a result of the provision of financial services to you.

Commission on Investment Products from 1 July 2013

There is no commission payable on new investment products.

Ongoing commission for existing investment products at 30 June 2013 may be up to 5% of the account balance.

All commissions are exclusive of GST.

Referral arrangements

Michael may have referral arrangements with selected referral partners.

Should you engage the services of any of his referral partners Michael may obtain a benefit in the form of a fee, a commission or a combination of both.

If a referral arrangement applies to you, Michael will provide you with further details on the benefits received.