

## Fawkes Financial Services Pty Ltd

This document is issued by Blue Ocean Financial Services Pty Ltd ABN 17 615 108 177 AFSL 493361 (Blue Ocean).

It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Fawkes Financial Services Pty Ltd is a Corporate Authorised Representative of Blue Ocean Financial Services and has been given permission to provide you with this FSG Part Two. Financial Services are provided to you by:

<b>Corporate Authorised Representative Name</b>	Fawkes Financial Services Pty Ltd
<b>Australian Company Number</b>	600 595 597
<b>Corporate Authorised Representative ASIC Number</b>	461845
<b>Authorised Representative Name</b>	Stuart Mangion
<b>Authorised Representative ASIC Number</b>	304936
<b>Business &amp; Postal Address</b>	4 Grandis Place Bateau Bay NSW 2261
<b>Telephone</b>	1300 764 252
<b>Fax</b>	1300 764 253
<b>Email</b>	stuart@fawkesfs.com.au
<b>Website</b>	www.fawkesfs.com.au

## Stuart Mangion

Stuart is an Authorised Representative of Fawkes Financial Services Pty Ltd 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
- Derivatives
- Self-Managed Superannuation Funds

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

- Margin Lending
- Managed Discretionary Accounts

## Remuneration

Blue Ocean Financial Services receives all remuneration paid upon the provision of services by Stuart and under contract pays Fawkes Financial Services Pty Ltd 90.5% of the amounts received. Fawkes Financial Services Pty Ltd funds the costs associated with operating their business, and then pays Stuart the residual as a salary and distributions.

This is a guide as to how fees and commissions may be charged. Stuart will provide you with a Statement of Advice which will outline his fees and commissions. All fees and commissions will be discussed and agreed with you prior to commencing any work.

Full details will be outlined to you in writing with the scope of work to be completed; this will be provided to you prior to commencing any work.

## Fee for Service

- Fee for service may be between \$0 and \$16,500
- Implementation fee may be between \$0 and \$6,600
- Ongoing service fees may be a flat dollar fee which may be between \$0 and \$8,800 or a % of amount invested (excluding investments using geared funds). For example, if we charge a 1% ongoing service fee and you invest \$100,000, your ongoing service fee will be \$1,000

Depending on your requirements and circumstances the above range of fees may not be applicable, we will work with you to come to a separate arrangement where we will disclose any relevant fees prior to commencing any work.

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

## Commission

Product providers may pay a commission directly to Blue Ocean 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

Stuart may have referral arrangements with selected referral partners.

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

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