

IMA Financial Services Pty Ltd ATF IMA Trust

This document is issued by Sentry Advice Pty Ltd ABN 77 103 642 888 AFSL 227748 (Sentry). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

IMA Financial Services Pty Ltd as trustee for IMA Trust 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:

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| Corporate Authorised Representative Name | IMA Financial Services Pty Ltd ATF IMA Trust |
| Australian Company Number | 104 669 632 |
| Corporate Authorised Representative ASIC Number | 266562 |
| Authorised Representative Name | Joshua Warmington |
| Authorised Representative ASIC Number | 1245505 |
| Business & Postal Address | 62/1 Freeman Loop, North Fremantle WA 6159 |
| Telephone | 08 9284 2111 |
| Fax | 08 9284 2711 |
| Email | joshua.warmington@imawealth.com.au |
| Webpage | www.imawealth.com.au |

Joshua Warmington

Joshua is an Authorised Representative of IMA 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
- Margin Lending
- Self Managed Superannuation Funds

Joshua 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 Joshua and under contract deducts a Licensee fee from the amounts received from IMA Financial Services and Sentry then forwards the residual remuneration onto IMA Financial Services. IMA Financial Services then pays Joshua a salary and 20% of insurance commissions received by IMA Financial Services Pty Ltd in relation to Joshua's clients. Joshua may also receive a bonus from IMA Financial Services Pty Ltd of between \$100-\$150 per advice document or corporate action.

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 up to (but not limited to) \$8,000.

We also provide fixed price ongoing service packages, and/or charge an asset management fee on portfolio values, up to (but not limited to) \$11,000 per annum. We pre-negotiate these fees with clients.

All fees are pre-approved by clients before being charged. Our fees are usually calculated on a monthly basis and debited to your nominated portfolio cash account.

In addition, we may charge an hourly rate for the advice we provide up to \$550 per hour.

All fees are inclusive of GST.

You will be invoiced directly for initial advice and implementation 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 66% 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 two years the Adviser reserves the right to invoice you an amount equal to the costs they have 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

Joshua may have referral arrangements with selected referral partners.

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

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