

Financial Services Guide Part Two

A Home for Mum or Dad

This document is issued by DJA Capital Pty Ltd ABN 86 140 515 242 AFSL 342893. It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One. Rowan Simpson is an Authorised Representative of DJA Capital and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Authorised Representative Name	Rowan Simpson
Business Name	A Home for Mum or Dad
Australian Company Number	41 626 787 335
Authorised Representative ASIC Number	1008898
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Rowan Simpson

Rowan Simpson is an Authorised Representative of DJA Capital Pty Ltd and is authorised to advise and deal in the following products:

- Deposit and Payment Products;
- Life Products;
- Retirement Savings Account Products;
- Securities;
- Margin Lending;

- Superannuation.

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

- Debentures, stocks or bonds
- Managed Investment Schemes - investor directed portfolio services
- Derivatives

Remuneration

DJA Capital receives all remuneration paid upon the provision of services by Rowan Simpson and under contract pays A Home for Mum or Dad 100% of the amounts received. A Home for Mum or Dad then pays Rowan Simpson a salary and directors distributions.

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

Fee for Service

- Fee for service - We charge a fee for the production of a Statement of Advice, which includes all of the research, planning, recommendations and product of the SOA. The dollar amount is subject to the complexity of the advice being provided. Most plans will have an SoA fee of between \$550 and \$3,300. More complex plans will be more expensive, but the cost will be outlined to you before work on the Statement of Advice begins.
- Implementation fees - For more complex implementation procedures, we may charge an implementation fee. This will usually range from \$0 to \$2,200, but will be discussed during an initial meeting and detailed in your Statement of Advice.
- Transaction fees - There may be some transaction fees for implementing your investment and superannuation advice. For share trades, these might be \$0 to \$110, or

for other transactions, 0% up to 2.2%. These will be detailed in your Statement of Advice, if applicable.

- Ongoing service fees are charged as a % of assets under advice p.a. Which generally range from 0% p.a. To 1.65% p.a. (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 (assuming no change in value of the amount invested). In some cases a percentage fee of assets under advice may not be applicable in which case a flat dollar fee, generally in the range of \$300 to \$17,500 per annum, may be charged.
- Hourly Rates - we may charge an hourly rate for the services we provide. For services provided by Rowan Simpson the rate will be up to \$330 ex gst per hour and for administrative and Paraplanning services the rate may be up to \$95 ex gst per hour.

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 DJA Capital directly or have these fees deducted from your investments.

Commission

Product providers may pay a commission directly to DJA Capital 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 as at 30 June 2013 may be up to 5% of the account balance. All commissions are exclusive of GST.

Referral arrangements

Rowan Simpson may have referral arrangements with selected referral partners.

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

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