



JPM INVESTMENT GROUP PTY LTD

FINANCIAL SERVICES GUIDE

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JPM Investment Group Pty Ltd

ABN: 34 144 245 771

Address: Suite 12, 22-28 Fitzroy St, St Kilda West VIC 3182

Telephone: (03) 9077 0277

Email: info@jpmgroup.com.au

Facsimile: (03) 9537 1555

Australian Financial Services Licence Number: 339151

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about our services. Key information is set out in answer to the questions below. If you need more information or clarification, please ask us. This Financial Services Guide is issued by your Adviser with the authority of JPM Investment Group. We are a Principal Member of the Financial Planning Association of Australia (FPA) and must comply with FPA's Code of Ethics and Rules of Professional Conduct.

You should also be aware that you are entitled to receive a Statement of Advice (SoA) or a Statement of Additional Advice (SoAA) whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA or SoAA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA or SoAA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

BEFORE YOU GET OUR ADVICE

Who is my adviser?

The following persons are authorised to provide financial product advice on behalf of JPM Investment Group:

Alex Jamieson	Authorised Representative	244428
James Merchan	Authorised Representative	287523
Frank Pantano	Authorised Representative	295136

Who does the adviser act for when providing financial services to me?

Your Adviser will be acting for you on behalf of JPM Investment Group.

What advisory services are available to me?

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Salary packaging
- Insurance services
- Social security advice
- Estate planning

In addition, your Adviser is able to offer you an on-going management and review service for your investment portfolio or life insurance program.

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments including investor directed portfolio services

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products and they have been researched by external experts.

How will I pay for the service?

Initial & On-going Commissions and Fees

The initial commission for investment type financial products can range between 0% and up to 2%, while on-going commissions may range between .25% and up to 1%. For example, for an investment of \$10,000 in a managed investment paying 2% initial commission and 1% on-going commission, the upfront commission would be \$200 and the on-going commission \$100 per year.

The upfront commission for risk insurance financial products can range between 0% and 120% depending on the product provider, while on-going commission may range between 0% and 1%. For example, on an insurance premium of \$1,000 paying 100% initial commission and 0.25% on-going commission, the upfront commission would be \$1,000 and the on-going commission \$250 per year.

Or

Fee for Service

If a fee for service is payable rather than commission, the hourly fee rate is \$250 per hour, inclusive of GST.

If you choose to pay a fee we may rebate to you part or all of the commission we would otherwise receive. You may also be charged a Statement of Advice preparation fee. This can range between \$350 and \$1,500 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

WHEN YOU GET OUR ADVICE

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice, Statement of Additional Advice or Record of Advice.

Will you give me advice that is suitable to my needs, objectives and financial circumstances?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me?

We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is enclosed for your information.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

IF YOU HAVE ANY COMPLAINTS

Who can I speak to if I have a complaint about the advisory service?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

Contact: Alex Jamieson who is the complaints manager of JPM Investment Group on (03) 9077 0277 about your complaint.

We will try and resolve your complaint quickly and fairly.

If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service (FOS) on 1300 780 808 or by post at GPO Box 3, Melbourne, Vic. 3001. We are a member of FOS' complaints resolution service. The Australian Securities & Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.