



Dornbusch Partners
Pty Ltd

Financial Services Guide

November 2011

Adviser Profile

The financial services referred to in this guide are offered by:

John Dornbusch, John Gouldson, Andrew Wielandt, Michael Doherty, Dan Marks, Bob Kratzmann and Jason Ward of 140 Margaret Street Toowoomba, Queensland on behalf of Dornbusch Partners Pty Ltd, (AFSL No. 277493) effective 1st April 2011 are authorised representatives of Dornbusch Partners Pty Ltd.

This guide contains important information about:

- the services our representatives can offer you
- how Dornbusch Partners, its representatives and our associates are paid

This Adviser Profile, and a separate document about all other required matters, make up the Financial Services Guide of Dornbusch Partners Pty Ltd.

Who is my adviser?

Dornbusch Partners Pty Ltd has, authorised the following advisers with effect from 1 April 2011.

Your financial adviser will be John Dornbusch or John Gouldson or Michael Doherty or Andrew Wielandt or Dan Marks or Bob Kratzmann or Jason Ward.

John Dornbusch's Australian Securities and Investments Commission number is 258514. He was formerly the State Manager (Regional) for Macquarie Financial Services and has over 25 years experience in the stockbroking industry. He has a Master of Business Administration (University of Southern Queensland), a Foundation Fellow of the Australian Institute of Company Directors and a JP Qualified.

John Gouldson's Australian Securities and Investments Commission number is 258516. John is a Certified Financial Planner accredited with the Financial Planning Association (FPA). He has 20 years experience in the industry. He holds a Bachelor of Education (UQ -St Lucia) and a Diploma of Financial Planning (Deakin University).

Andrew Wielandt's Australian Securities and Investments Commission number is 258515. Andrew has a Bachelor of Commerce (Finance) from the University of Southern Queensland. He has over 15 years experience as a share adviser.

Michael Doherty's Australian Securities and Investments Commission number is 239380. Michael holds a Bachelor of Economics (University of New England) and Diploma of Financial Planning (Deakin University). He is currently studying for his Grad Dip in Applied Finance from the Securities Institute of Australia. He has over 12 years experience.

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Daniel Mark's Australian Securities and Investments Commission number is 291049. Dan holds a Diploma of Financial Advising (Security Institute of Australia) and a Diploma in Financial Services (FP). Dan has spent approximately 20 years in banking and 10 years in financial planning.

Bob Kratzmann's Australian Securities and Investments Commission number is 322844. Bob holds a Diploma of Financial Services (Financial Planning) (FINSIA). Bob has a background in small business and rural enterprises over the past 25 years.

Jason Ward's Australian Securities and Investments Commission number is 401810. Jason holds a Diploma of Financial Services. Jason has a background in small business.

If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?

John Dornbusch, John Gouldson, Andrew Wielandt, Michael Doherty, Dan Marks, Bob Kratzmann and Jason Ward are authorised by Dornbusch Partners Pty Ltd to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- Deposit products
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment Products;
- Life Insurance Risk Products;
- Managed investment Schemes;
- Securities;
- Retirement Savings Account Products; and
- Superannuation;

John Dornbusch, Andrew Wielandt, Michael Doherty, Dan Marks, Bob Kratzmann and Jason Ward also can provide advice on margin lending.

Fee Schedule

Dornbusch Partners remuneration

Fee for Service

Our minimum fee for financial advice is \$110 per half hour (inc GST).

Statements of Advice

Statements of Advice are charged at \$220 per hour (inc GST) with an indicative costing of between \$990 - \$1320 (inc. GST) But this fee may vary due to the complexity of the Statement of Advice. A firm price will be given prior to the commencement of the preparation of the Statement of Advice.

Transactional Brokerage (Inclusive of GST) (Effective 1 Jan 2012)

\$1 - \$25,000 is 1.925% (with a minimum fee of \$132 up to \$6,857)

\$25,001 - \$50,000 is 1.375%

\$50,001 onwards is 1.10%

These rates are based on the total transaction charge, per share parcel traded and include GST. The above fees are based on clients being CHESS sponsored and having a direct debit/credit authority in place.

Issuer Trades

As above, minimum charge \$150 + GST.

Dornbusch Partners Portfolio Service

Dornbusch Partners also provides portfolio management services which includes providing and implementing investment recommendations and portfolio reporting.

Advisory Fees of a maximum of 1.375% (inc GST) of your portfolio value per annum applies through the Dornbusch Partners Portfolio Service. A reporting fee of \$100 per security per annum also applies with this service. (eg \$20,000 portfolio x 1.375% = \$275 inc GST)

Commissions or brokerage received by Dornbusch Partners from Financial Product Issuers are retained to offset the above fees.

Success Fee

Where it can be shown that any of the following strategies:

- Investing for children and grandchildren
- Savings Plans
- Investment plan and subsequent financial product advice
- Restructuring
- Risk protection
- Gearing
- Salary sacrifice
- Estate planning
- Centrelink planning
- Buying a home or retirement home and moving to hostel/full care living

Recommended by Dornbusch Partners result in a tangible benefit (for example, a tax saving) for the client, and the advice is agreed to and signed off by an Independent Tax Agent, Bank, Insurance Provider and/or Legal Representative/s as being lawful, we may mutually agree to percentage of the benefit being paid to Dornbusch Partners as a Success Fee. This will be in addition to the fees/brokerage detailed in this FSG as agreed with the client.

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Other Fees paid to Dornbusch Partners

Margin Lending:

	Maximum percentage payable to Dornbusch Partners	Example Investment
Maximum Upfront Fee	0%	$\$20,000 \times 0\% = \0.00
Maximum Trailing Fee	0.55%	$\$20,000 \times 0.55\% = \110 inc. GST

Managed Funds

	Maximum percentage payable to Dornbusch Partners	Example Investment
Maximum Upfront Fee	4.4%	$\$20,000 \times 4.4\% = \880 inc. GST
Maximum Trailing Fee	0.55%	$\$20,000 \times 0.55\% = \110 inc. GST

Agricultural Products:

	Maximum percentage payable to Dornbusch Partners	Example Investment
Maximum Upfront Fee	5.5%	$\$20,000 \times 5.5\% = \1100 inc. GST
Maximum Trailing Fee	0.55%	$\$20,000 \times 0.55\% = \110 inc. GST

Cash Products:

	Maximum percentage payable to Dornbusch Partners	Example Investment
Maximum Upfront Fee	0.275%	$\$20,000 \times 0.275\% = \55 inc. GST
Maximum Trailing Fee	0.275%	$\$20,000 \times 0.275\% = \55 inc. GST

Wrap Account Adviser Fees:

	Maximum percentage payable to Dornbusch Partners	Example Investment
Maximum Upfront Fee	3.3%	$\$20,000 \times 3.3\% = \660 inc. GST
Maximum Trailing Fee	1.1%	$\$20,000 \times 1.1\% = \220 inc. GST

Instalment Warrants:

	Maximum percentage payable to Dornbusch Partners	Example Investment
Maximum Upfront Fee	3.3%	$\$20,000 \times 3.3\% = \660 inc. GST
Maximum Trailing Fee	0.55%	$\$20,000 \times 0.55\% = \110 inc. GST

**** Please note that trailing commission is paid to Dornbusch Partners annually.**

Our Representative's remuneration

Our representatives will receive 45% of all remuneration they generate for Dornbusch Partners.

For example, if you pay Dornbusch Partners a fee of \$1000 and Dornbusch Partners also received brokerage of \$500 from the provider of the product we recommended to you, your adviser will be paid \$900 ($\$1500 \times 45\%$).

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