



Supplementary Financial Services Guide (SFSG)

Dated: 01 April 2008

This document should be read in conjunction with the Professional Investment Services, Financial Services Guide (FSG) dated 01 July 2007. Distribution of the SFSG by the Authorised Representative / Adviser below has been approved by Professional Investment Services, Australian Financial Services Licence # 234951.

Sydney Mai - Authorised Representative Number 323698

<p>Introduction</p>	<p>My name is Sydney Mai, and I am an Authorised Representative of Professional Investment Services Pty Ltd (PIS).</p> <p>I have worked in the financial services profession for the past 6 years. I have completed studies in financial planning, mortgage lending and risk insurance. I have particular skills and knowledge in wealth creation, debt reduction, wealth management and wealth protection strategies.</p>	
<p>My educational qualifications and experience</p>	<p>I hold the Diploma of Financial Services (Financial Planning) and am completing the last component of the Advanced Diploma of Financial Planning. I have also commenced a degree in Bachelor of Financial Advising.</p>	
<p>The products I can offer you</p>	<ul style="list-style-type: none"> • Superannuation – personal, corporate and self-managed superannuation funds • Pensions – allocated, term, indexed, lifetime, complying • Insurance – personal life, disability, trauma, income and business expenses • Investment products – master funds, wrap accounts, managed funds, property syndicates, property and equity trusts, fixed income and cash investments • Tax effective investments – agribusiness, equity & hybrid investments • Margin Lending and geared investments • Reverse mortgages. 	
<p>The services I can advise you on</p>	<ul style="list-style-type: none"> • Maintain Client Records • Review existing Insurance & Investment Portfolios • Wealth Creation Advice • Investment Advice • Superannuation Strategies • Lending Strategies • Retirement & Pension Advice • Tax Minimisation Strategies • Risk Insurance Advice • Key Person, Loan Protection, Shareholder Equity & Buy/ Sell Insurance advice • Business Succession Planning • Estate Planning <p>Also refer to page 2 of Financial Services Guide</p>	
<p>How my principal and I are paid</p>	<p>YOU, THE CLIENT You are free to select either, or a combination of 'fee for service' or brokerage basis for my professional advice. Please discuss your preference at the first meeting.</p> <p>THE LICENSEE Please refer to page 2 of the FSG. PIS is paid by way of brokerage or fee once the business has been lodged or a Statement of Advice has been given.</p> <p>THE ADVISER Professional Investment Services initially receives all brokerage and fee for service amounts and subsequently splits these amounts with Blue Chip Wealth Management Pty Ltd. The Statement of Advice will disclose the manner in which the brokerage and fees are split between PIS, Blue Chip Wealth Management Pty Ltd, myself and any Referring Party where applicable. For details of other benefits, please refer to the FSG and/or Statement of Advice.</p>	

	<p>FEE FOR SERVICE</p> <p>If a fee for service is payable by you rather than brokerage, our hourly fee rate is \$495 per hour inclusive of GST, or the relevant fee is based on a percentage of assets under management. In some cases, brokerage will be a better option for you. Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you. If you choose to pay a fee we may rebate to you part or all of the brokerage we would otherwise receive. You may also be charged a Statement of Advice preparation fee this can range between \$1,815 and \$19,500 (inclusive of GST) depending on the complexity and the time spent.</p> <p>UPFRONT BROKERAGE & ONGOING FEES (TRAILS)</p> <p>Should you select brokerage as well as, or instead of fee for service, the upfront brokerage for investment type financial products can range between 0% and 4%* depending on the product provider, while on-going or trail brokerage may range between 0.25% and 1.5%. For example, for an investment of \$10,000 in an equity fund paying 2.5% initial brokerage and 1.0% trail brokerage, the upfront brokerage would be \$250 and thereafter \$100 per year. *Please note that if tax effective investments are recommended then the upfront commission will range from 0% up to 10%.</p> <p>The upfront brokerage for risk insurance financial products can range between 15 % and 150% depending on the product provider, while on-going or trail brokerage may range between 10% and 30%. See Statement of Advice and/or Product Disclosure Statement for details.</p> <p>Please be sure to reach agreement with your advisor about fees and charges prior to commissioning your adviser to commence working for you.</p>
<p>Other benefits, interests or associations</p>	<p>Sydney Mai & Blue Chip Wealth Management Pty Ltd may receive non-cash benefits in relation to insurance and investment products, as well as marketing and client seminars. Details of the companies, non-cash benefits are unknown at this stage, and if become applicable will be detailed in the Statement of Advice to you. Blue Chip Wealth Management may receive a share of profits by making recommendations for the Professional Protection Plan (an insurance product).</p> <p>Blue Chip Wealth Management / Sydney Mai have a circle of trusted professionals in Accounting, Legal, Mortgage Broking, Estate Planning & General Insurance Broking to help ensure clients gain 'best' advice.</p>
<p>How to find me</p>	<p>My office address is</p> <p>Blue Chip Wealth Management Pty Ltd Suite 5, 181 High St (entrance via McClelland St) WILLOUGHBY NORTH NSW 2068 Australia</p> <p>Tel: 02 9967 2180 Fax: 02 9967 2505 Email: smai@bluechipwealth.com.au Web: www.bluechipwealth.com.au</p> <p>If you'd like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on 02 9967 2180.</p>
<p>How to find the licensee Professional Investment Services Pty Ltd</p>	<p>Level 14, Corporate Centre One, Cnr Bundall Rd & Slatyer Ave BUNDALL QLD 4217 ABN 17 005 482 726 Australian Financial Services Licence No. 254544</p>

The Blue Chip Wealth Management Process

INITIAL APPOINTMENT

- Presentation of Sydney Mai, Blue Chip Wealth Management and Professional Investment Services background, services and fees
- Setting and prioritisation of your objectives
- Data collection, your background, goals, objectives and risk profile
- Discussion of financial issues identified
- Consideration of preliminary strategies
- Offer of appointment as a Blue Chip Client
- Agreement on the next step

REPORT PREPARATION

- Strategic approach
- Tactical decisions
- Independent research
- Comparison and comment of results with objectives

REPORT PRESENTATION AND DISCUSSION

- Report sent to you (Statement of Advice)
- Invoice issued
- Second meeting to discuss report, if necessary
- Adjustments to recommendations, if necessary

IMPLEMENTATION

- Authority to proceed signed
- Completion of paperwork
- Implementation of agreed recommendations

REVIEW AND REVISION

- Blue Chip Wealth Client Service
- First review appointment

Note: The 'Blue Chip Client Service' is a very important part of the overall financial planning process. Putting a plan into action is of limited value if you don't monitor and manage its progress. The Wealth Management Service seeks to ensure this happens by providing regular contact with your adviser through performance reports, recommended changes to your plan and structured reviews to ensure your financial plan remains consistent with your objectives.