

PETER VICKERS INVESTMENT SERVICES

AUSTRALIAN FINANCIAL SERVICES LICENCE NUMBER: 229302

Supplementary Financial Services Guide

This document, the Supplementary Financial Services Guide (SFSG) dated 11th June 2009, should be read in conjunction with the Financial Services Guide (FSG) dated 5th February 2009. Distribution of the FSG by the Authorised Representative/Adviser detailed below has been approved by **Peter Vickers Investment Services**, a division of *Peter Vickers Insurance Brokers Pty Ltd*, Australian Financial Services Licence Number 229302.

Authorised Representative Number 323508

<p>Introduction</p>	<p>Asteva Pty Ltd (ABN 84 112 379 585) is an Authorised Representative of Peter Vickers Investment Services, PVIS, a division of <i>Peter Vickers Insurance Brokers Pty Ltd</i>. PVIS commenced operations on 11 October 2005.</p>								
<p>My educational qualifications and experience</p>	<p>Greg Sawyer is the sole Director of Asteva Pty Ltd and holds the necessary qualifications to meet ASIC requirements in order to provide financial advice (PS 146 Compliant)</p> <p>Qualifications:</p> <p>Bachelor of Commerce (Accounting) Diploma of Financial Services (Financial Planning) PS 146 Compliant</p> <p>Greg has been working in the Financial Services industry since 2001.</p>								
<p>The Products I can offer you</p>	<table border="0"> <tr> <td>* Managed Investments</td> <td>* Income Protection</td> </tr> <tr> <td>* Allocated Annuities</td> <td>* Key Person Insurance</td> </tr> <tr> <td>* Superannuation</td> <td>* Life Insurance</td> </tr> <tr> <td>* Securities</td> <td>* Tax Effective Investments</td> </tr> </table>	* Managed Investments	* Income Protection	* Allocated Annuities	* Key Person Insurance	* Superannuation	* Life Insurance	* Securities	* Tax Effective Investments
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<p>How my Principal and I are paid</p>	<p>THE LICENSEE <i>PVIS</i> is paid by way of commission or fee once the business has been lodged or a Statement of Advice has been given.</p> <p>THE ADVISER The Statement of Advice will disclose the manner in which the commissions and fees are split between <i>Asteva</i> and any referring party where applicable. I receive between 20 and 60% of fees and commissions earned by the Licensee. For details of other possible benefits, please refer to the FSG and/or Statement of Advice</p>								

	<p>UPFRONT COMMISSION & ONGOING FEES</p> <p>The upfront commission for investment type financial products can range between 0% and 10% depending on the product provider, while on-going or trail commissions may range between 0.25% and 1%. For example, for an investment of \$10,000 in an equity fund paying 4% initial commission and 1% trail commission, the upfront commission would be \$400 and thereafter \$100 per year.</p> <p>The upfront commission for risk insurance financial products can range between 10% and 132% depending on the product provider, while on-going or trail commissions may range between 5% and 15%. See Statement of Advice and/or Product Disclosure Statement for details.</p> <p>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 \$550 and \$15,000 (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 issued to you.</p>
<p>My Address</p>	<p>Suite 2 345 Pacific Highway LINDFIELD NSW 2070 Telephone No: 02 9416 9266 Email: greg@pva.com.au</p>