

Financial Services Guide (Part Two)

1 February 2010

This document is Part Two of the Total Financial Solutions Australia Pty Ltd (TFS) Financial Services Guide (FSG) and should be read in conjunction with the TFS FSG Part One dated January 2010. Distribution of Part Two of the FSG by the Authorised Representative named below has been approved by Total Financial Solutions Australia Pty Ltd, AFSL 246545.

Profile of your adviser

Introduction

My name is Russell Owen and both I and my company, Owen Insurance Brokers Pty Ltd, and the businesses with which I am associated, Owen & Associates Group Pty Ltd and Owen Tichband & Associates Pty Ltd are Authorised Representatives of Total Financial Solutions Australia Pty Ltd (TFSA). TFSA have appointed me and the above businesses as Authorised Representatives to provide financial services on TFSA's behalf. My Authorised Representative status has been registered with the Australian Securities and Investments Commission (ASIC) and my Authorised Representative number is 267300. The Authorised Representative numbers for Owen Insurance Brokers Pty Ltd, Owen & Associates Group Pty Ltd and Owen Tichband & Associates Pty Ltd are 267301, 278207 and 323258 respectively.

I am a Responsible Officer of Owen Insurance Brokers Pty Limited AFSL No. 234539, which allows me to give advice on general insurance. When providing advice on general insurance I am acting on behalf of Owen Insurance Brokers Pty Limited, rather than TFSA.

My education qualifications and experience

My educational qualifications are as follows:

- RG146 Compliance Program (Australian Lifewriters Association (Now AFA), 2003)
- RG146 Compliance Program (Financial Planning Association, 2003)
- RG146 Compliance Program (Integratec Pty Ltd, 2003)

The products I can advise you on

- Deposit Products
- Life Insurance
- Managed Investments
- Superannuation

How to find me

My office is located at:
Suite 2, 281 Old Northern Road
Castle Hill NSW 2154

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 02 9680 4644
Fax: 02 9634 6044
Email: russell@oweninsurance.com.au
Mail: PO Box 1030
Castle Hill NSW 1765

Further details of relationships and associations

I am a director of Owen Insurance Brokers Pty Ltd and Owen & Associates Group Pty Ltd and receive an annual salary, bonuses (if any are paid) and dividends from these companies.

I hold an equity interest in TFSA Holdings Limited (TFSAH), the parent company of TFSA. Therefore I may benefit by supporting products that add value to TFSAH.

Other important information about remuneration

Referral Arrangements

I have established a commercial relationship with various referral partners under which I may refer clients, or have clients referred to me. The exact commercial arrangement between me and each of my referral partners varies according to each circumstance and cannot be predetermined.

However, the general type of benefit including the range of benefits and how they may be paid to third parties is described below. If you are referred to me by any third party the specific referral arrangements applicable to your referral will be set out clearly in the Statement of Advice.

General description of how benefits may be paid to third parties if they refer you to me

Upfront (flat) fee	Between \$0 and \$500 per referral
Initial commission	A one off payment calculated as a percentage of the initial commission paid by the product issuer
Ongoing (trail) commission	An annual payment calculated as a percentage of ongoing (trail) commissions paid by the product issuer

Additional Remuneration Information

Agricultural Investments: I will receive remuneration of up to 10% plus GST on placement of funds into the various Agribusiness Projects that may be recommended to you. This is paid from the Product Provider and is not a fee deducted from your Investment. This remuneration is made up equally of Commission and Marketing Allowance.