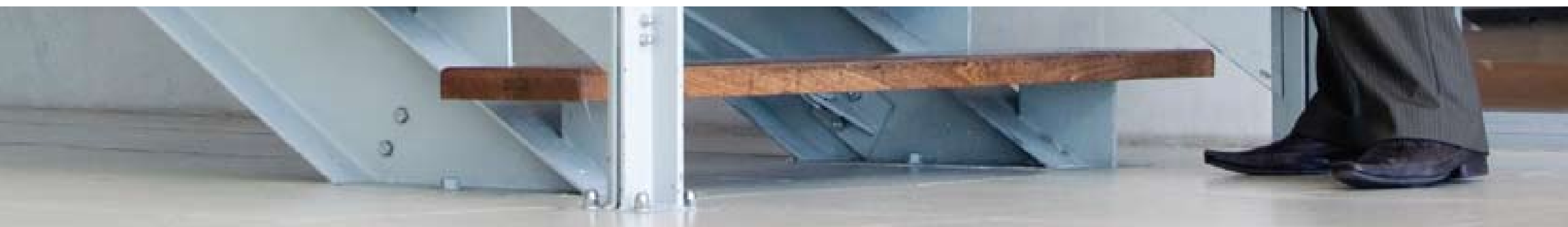
Total Financial Solutions
committed to your success

JOIN
TOTAL FINANCIAL SOLUTIONS

Today's financial services environment presents greater challenges than ever before. Along with these challenges, however, come significant opportunities. The Dealer Group you associate with is critical to ensuring that your business is supported through the challenges, survives the threats and capitalises on the opportunities.



Total Financial Solutions is one of Australia's foremost independent Dealer Groups, committed to the success of its Advisers and their businesses.

We are committed to providing our Advisers with the highest level of support within a model that focuses on practice growth, to enable them to deliver exceptional professional services to their clients.

In addition to operating their own successful practices, our Advisers have the opportunity for equity participation in the Group, with the view to benefiting from our future financial success and vision to create one of Australia's largest and most profitable independent Dealer Groups.

Everything we do is underpinned by a strategy to create real shareholder value and returns for our Adviser practices and the Dealer Group.

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PROFILE

Total Financial Solutions Australia Pty Ltd AFSL 246545 offers broad coverage for:

- **Life Insurance**
- **Superannuation**
- **Managed Investments**
- **Deposit Products**
- **Securities**

As at 1st June 2008, Total Financial Solutions holds:

- **$1.8 billion in funds under advice with $600m in our own product, Dominion**
- **$36 million in in-force insurance premiums**

Our Advisers represent well-established businesses and have on average:

- **20 years of experience**
- **$450,000 revenue per Adviser**

ADVISER FOCUSED

We complement your business through the provision of a comprehensive suite of services, to help you to perform at your very best.

We have listened to our Advisers so that we can provide the support they need from their Dealer Group, to help enhance their business professionalism. This level of support permeates every facet of our business, from our research and product selection resources, to our focused technical, training and compliance support and our competitively positioned equity model and remuneration options.

Becoming a Total Financial Solutions Adviser

Total Financial Solutions Advisers are all financial planning professionals who commit to meet the professional standards we set. 'Committed to your success' is the promise we make to our Advisers and it is the promise our Advisers, in turn, make to their clients.

Our Advisers are all Authorised Representatives of Total Financial Solutions Australia Pty Ltd and operate their own financial planning practices, either under the Total Financial Solutions brand or through co-branding. They are free to run their practices as they wish, within the constraints of industry and legislative requirements.

Total Financial Solutions is committed to helping our Adviser practices grow and flourish, as opposed to just recruiting Adviser numbers.

The Hallmarks of being a Total Financial Solutions Adviser:

Ownership & input
All Total Financial Solutions Advisers have input into the decision-making process through our National Advisory Council and the opportunity to build a share in the economic value of the Total Financial Solutions Group, giving you ownership and control over your future.

Reputation
As a Total Financial Solutions Adviser you are a member of a premium Dealer Group with uncompromised integrity.

Superior practice management support
In the two key areas of service delivery and practice development, our support is second to none.

Total Financial Solutions Equity Incentive Model

From 1st January 2008, all Total Financial Solutions Advisers are allocated shares based upon their contribution to the group via a margin rebate equity swap arrangement. All new margin earned from 1st January 2008 will be swapped for shares in Total Financial Solutions Australia Holdings Ltd.

Any existing margins an Adviser receives when joining are kept by the Adviser and may be swapped for equity at their discretion. To facilitate the development and growth of this model, we have established competitive rebate arrangements with many market leading product manufacturers in the areas of risk and investment.

Total Financial Solutions Advisers may buy further shares at any time.

Committee Representation

Total Financial Solutions Advisers have a significant involvement in the Dealer Group, via representation on core committees, including:

- The Approved Product Committee, with 2 Adviser representatives, and
- The Compliance Committee, with 1 Adviser representative.

They are joined by 2 internal licensee representatives, 1 independent expert consultant and 1 Director representative.

The Approved Product Committee's mandate is to objectively determine the products that are made available to Total Financial Solutions Advisers, and its responsibilities include research, analysis, reporting, monitoring and risk management.

The Compliance Committee's mandate is to determine Total Financial Solutions' compliance strategy and to monitor its compliance in accordance with legal and regulatory obligations.

National Advisory Council

The National Advisory Council (NAC) provides a forum for our Advisers to discuss, assess, prioritise and implement initiatives that provide benefits to the wider distribution group, with the support of Total Financial Solutions management.

Each state elects an Adviser representative as their State NAC delegate. Delegates meet quarterly to discuss relevant issues such as software, training and education, the Approved Product List, marketing, professional development days and practice management. The Chair of the NAC is drawn from Total Financial Solutions management.

The NAC is responsible for maintaining open communication between the Adviser network and Total Financial Solutions management, and providing a means to foster communication throughout the wider national distribution group.

Adviser PD Days and Conferences

Total Financial Solutions conducts an 18 month program of business development and Professional Development days for Advisers, including State-based training for new Advisers and State-based programs for the training of personal assistants and paraplanners.

Professional Development days are conducted biannually with the support of our key industry and product partners.

Total Financial Solutions holds its National Adviser Conference every 18 months. Our last conference, in November 2007, was held in Singapore at the Sentosa Island Resort, and was attended by over 200 Advisers and their partners. Attendees reported the conference to be a resounding success.

Total Financial Solutions fundamental philosophy is that we are committed to your success.

OUR SERVICES

Total Financial Solutions provides a comprehensive range of services, allowing our Advisers to offer their clients best practice advice services, and operate their businesses with the highest level of professionalism.

Agreements & Transition Support

- Agreement structured to clarify your ownership of your clients and your business.
- A high level of expertise in transition management.
- Draft letters to clients.
- Well documented Transition checklist.
- Full induction for you and your team.
- First stationery order free.
- Referral and JV agreements available.

Research

- Monthly updated Approved Product List.
- Research Committee made up of Advisers, key staff & external consultant.
- Monthly economic and market commentary from leading industry experts.
- Share & managed fund research.
- Model Portfolios.
- Access to external consultants and research houses.

Technical Support

- Access to outsourced technical team.
- Referral network of industry resources.
- Technical support is provided to all Authorised Representatives including regular technical updates and ready reckoners.

Business Acquisition & Succession Support

- Fully documented succession strategy (part or whole, staged or immediate).
- Assistance to assess potential acquisition and merger opportunities so you can grow your business.
- Sophisticated finance and equity arrangements to support business acquisition and succession opportunities

Commissions & Administration

- Sophisticated online commissions.
- Dealer Management Systems (DMS) software is utilised with next day delivery of commission data onto secure website.
- Fee for service and referral fee catered for.
- Group and individual statements for your business at your discretion.
- Electronic generation of RCTI and commission statements – 10th, 20th and 30th of the month.
- Adviser fees deducted from commissions as per Adviser agreements.

Software

- Range of approved software providers including XPlan, Proplanner, Coin & ADDATA.
- XPlan monthly updates & support.
- Free access to DMS commission tracking.
- Free access to SuperRatings.
- Best practice systems and procedures that help you secure and set up new clients, and manage ongoing client relationships.

Compliance

- Industry leading compliance and Adviser support.
- Internal compliance committee, supported by external industry expertise.
- Online compliance practice manual.
- Professionally printed FSG plus electronic personalised Adviser insert.
- Quality templates for all disclosure documentation.

Corporate Governance

- Structured corporate governance administration.
- Independence through calling upon relevant autonomous industry leaders and external experts.
- Supplemented by the involvement of senior Total Financial Solutions management and Adviser participation.

PI Cover

- Blanket cover for all Advisers with automatic acceptance for most.
- Common due date for all Advisers.
- Agribusiness (tax effective), margin lending & scheme coverage for approved products.

Training

- 18 month program of business and professional development days held at least twice yearly.
- Total Financial Solutions national conference held every 18 months.
- State based Adviser training and state based program for training of personal assistants and paraplanners.
- On-line training register with an annual training plan tailored to the needs of each Authorised Representative, with objectives and achievement dates.
- Live web update of PD points.

Practice Management

- Tailored practice management and succession planning.
- Referral network of business coaches.
- Assisting with the Adviser value proposition and practice fee structure.
- Working with Fund Managers to provide seminars to assist in the education of clients.
- Professional development program to support Advisers in meeting their continuing educational requirements and advance their professional expertise.

Paraplanning

Outsourced paraplanning process at reasonable cost, including:

- standardised processing,
- documentation,
- plan preparation,
- strategy consultation,
- technical calculations.

Business Development

- Localised support from team of expert BDMs, utilising a suite of practice management services and tools.
- BDMs assist practices in operational and strategic improvement, coaching and advice in various performance and skill development areas.
- Individual business development emphasis.
- Assisting with strategies to build client bases including client segmentation, communication and education.

Marketing

- Assistance with PR, sponsorship and advertising.
- Event support including merchandise & publicity.
- Tailored design assistance including logo, marketing materials, general branding.
- Guidance on developing or enhancing your website.

OUR PRODUCTS

Total Financial Solutions offers our Advisers access to a wide range of products and managers, thoroughly researched by our expert team, with a comprehensive Approved Product List offering both established products and new opportunities.

Dominion Products

In addition, Total Financial Solutions Advisers have access to the Dominion range of products, developed specifically for us by Oasis Asset Management. This includes:

The Dominion Superannuation Master Trust

The Dominion Employer Superannuation Plan

The Dominion Portfolio Service

Dominion is aligned with some of Australia's leading institutions ensuring the security of your client's investments. It offers a diverse range of investment choices through:

- cash,
- listed securities,
- multi-sector funds, and
- single-sector funds.

Insurance cover is also available.

Dominion Services

Dominion offers a range of services for Advisers including:

- online access to client investment information;
- regular communication;
- electronic processing;
- tax at the individual level;
- dedicated client services team;
- quality reporting and administration.

Dominion has a competitive pricing structure, and ongoing market reviews ensure that Dominion maintains its competitiveness and continues to provide clients with value for money.

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