



Supplementary Financial Services Guide

Version 4.0

Dated: 1st February 2006

This document, the Supplementary Financial Services Guide (SFSG), should be read in conjunction with the Professional Investment Services Pty Ltd (PIS) Financial Services Guide (FSG) dated 1/02/2006. Distribution of the SFSG by the Authorised Representative / Adviser detailed below has been approved by Professional Investment Services Pty Ltd Australian Financial Services Licence Number 234951.

Authorised Representative Number: 245078

Introduction	My name is Noll Moriarty and I am an Authorised Representative of Professional Investment Services Pty Ltd (PIS). PIS commenced operations on 6 August 1996.
My educational qualifications and experience	I am a CERTIFIED FINANCIAL PLANNER™ and hold qualifications in and have worked as an adviser in the finance and insurance industries since October 2000. My qualifications are B.Sc(Hons), M.Sc(Hons), Dip.Ed, plus Diploma of Financial Planning from Deakin University (all Diploma units were awarded <i>Distinction</i> grade): * "Introduction to Financial Planning" * "Risk Management and Insurance Planning" * "Investment Planning: Fundamentals" * "Taxation Planning" * "Retirement Planning" * "Estate Planning" * "Advanced Investment Planning" * "Financial Plan Construction"
The products I can offer you	* <i>Unit Trusts</i> * <i>Superannuation & SMSF</i> * <i>Personal Insurances</i> * <i>Direct Shares</i> * <i>Securities and Derivatives</i> * <i>Corporate superannuation</i>
The services I can advise you on	Please refer to page 2 of the Financial Services Guide.
How my principal and I are paid	THE LICENSEE Please refer to page 2 of the FSG. PIS is paid by way of commission or fee once the business has been lodged or a Statement of Advice has been given. THE ADVISER PIS initially receives all commission and fee for service amounts and subsequently splits these amounts with me. The Statement of Advice will disclose the manner in which the commissions and fees are split between PIS and myself and the Referring Party where applicable. For details of other possible benefits, please refer to the FSG and/or Statement of Advice. UPFRONT COMMISSION & ONGOING FEES (TRAILS) 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 1.1%. 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. The upfront commission for risk insurance financial products can range between 0% and 135% depending on the product provider, while ongoing or trail commissions may range between 0% and 35%. See Statement of Advice and/or Product Disclosure Statement for details. OR FEE FOR SERVICE If you choose to pay using an upfront fee for service rather than commission, my hourly fee rate is \$220 per hour, inclusive of GST, or the relevant fee is based on a percentage of assets under management. Ongoing fees range upwards from \$220pa depending on complexity and frequency of advice. 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 which depending on the complexity and the time spent may range upwards from \$220 to several thousand dollars (inclusive of GST). Any fee for service must be paid within seven (7) days of the date of the tax invoice issued to you.
Other benefits, interests or associations	As at the date of this SFSG, the Moriarty Family Trust owned shares in Ventura Investment Management Ltd. I may receive a share of profits by making recommendations for the Professional Protection Plan.
How to find me	My office is situated at 8 Stringybark Drive, ASPLEY, QLD, 4034. If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on (07) 3263 3568 or mobile 0409 326 335 or email nmoriart@bigpond.com.au My website www.nmoriarty.com.au has more details of my services.

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