

Financial Services Guide (FSG V17)

A guide to the services I can provide and how I will work with you
to achieve your goals



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Important Before I provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use my services:

- Who I am;
- The initial and ongoing advice and services I provide;
- How I am paid;
- Who to contact if you have a complaint.

About me My name is Louise Jealous-Bennett B.Comm Adv Dip FP M.Acct CPA ASA (ASIC number 283412), trading as C2G Financial Services, and I am an authorised representative of Charter Financial Planning Limited (Charter Financial Planning).

Education and Qualifications

Bachelor of Commerce (Economics) Diploma of Export Management Diploma of Financial Planning Advanced Diploma of Financial Planning Masters of Accounting

Experience

Employee of C2G Financial Services (formerly Chris Palmer & Associates) since 2004. Prior experience as a Health Economist

Memberships

Institute Of Public Accountants (member MIPA level) - Associate Member of the FPA - District Treasurer - ARA Member (Authorised Representatives Association). Treasurer of the FPA (Financial Planning Association) Wide Bay Chapter, Treasurer of the Bundaberg Rowing Club, Patrolling and Active Competitor of the Bundaberg Surf Lifesaving Club.

Why you should choose me I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investment, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Advice I can provide I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or I can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

Strategies

- Guidance on budgeting and goal setting
- Savings and wealth creation strategies
- Investment planning
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Estate planning considerations
- Centrelink planning
- Risk and insurance analysis

Products

- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- First home saver accounts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Hedge funds

- Business succession planning
- Salary packaging advice
- Gearing strategies
- Master trust products
- Superannuation products
- Personal and group insurance
- Derivatives
- Business succession insurance
- Margin lending facilities
- Self Managed super funds (including limited recourse borrowing arrangements)
- Direct shares
- Agribusiness

To implement my advice, I will only recommend quality products and services that are suitable for you.

Charter Financial Planning maintains an approved products and services list that has been researched by a number of external research houses, as well as our in-house research team. The approved list includes products issued by AMP companies. A diversified selection of approved fund managers is accessible through investment products on the list.

Charter periodically reviews the products on the approved list to ensure that they remain competitive with similar products which address similar client needs and objectives.

Generally I may recommend products and portfolio administration service (PAS) which are on the approved list provided they are appropriate to your needs. However, I may, subject to Charter approval, recommend other products and PAS's where it is appropriate for you. Recommending products and PAS's may entitle me and Charter to receive additional benefits as disclosed in the other benefits section of this FSG.

A copy of the approved list of products and services can be supplied to you upon request.

Transaction services

If you do not require advice from me, but you would like me to help you complete a particular transaction, I can also arrange for you to apply for the kinds of products referred to above. In these cases, I can take your instructions and arrange for the transaction to be completed without providing you with personal advice.

It is important to understand that in these circumstances I will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined my offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own records.

You can also contact me directly with any instructions relating to your existing financial products. I will accept instructions from my existing clients via telephone, mail or email.

Documents you may receive

My initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals the strategies and financial products I will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits I will receive as a result of the advice I have provided.

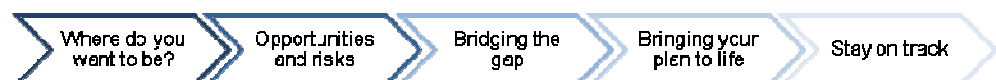
I will keep a record of any further advice provided to you for seven years. You may request a copy by contacting my office.

If I recommend or arrange a financial product for you, I will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance.

You should read any warnings contained in your financial plan, the PDS or IPDS guide carefully before making any decision relating to a financial strategy or product.

The financial planning process

Everyone is different, with different circumstances, needs and goals. All clients are treated as individuals, but a defined financial planning process is followed to make sure you know what to expect throughout the journey.



Identifying where you want to be

I will help you identify your financial and lifestyle goals as well as explain the services I offer that will help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

I will explore the range of issues that need to be addressed to meet your goals. You can then decide whether you want my advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. I look closely at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

Bridging the gap

Based on the research I have conducted, the recommended strategies will help bridge the gap between where you are now and where you want to be.

Bringing your plan to life

I will work closely with you to implement your financial plan. I can help you to complete any necessary paperwork as well as be available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Staying on track with regular ongoing advice

Time goes on and circumstances and needs change. The final step in the advice process ensures your financial plan remains on track, by providing you with regular ongoing advice.

An ongoing service programme ensures your plan remains up to date as your life changes, so you can obtain the benefits of ongoing reliable advice.

Sometimes, life takes me in unplanned directions. When you need a little extra help on top of my initial or ongoing advice, just ask me to provide you with some additional advice. I am there to help you – whatever the occasion.

Advice fees



I will receive initial, implementation and ongoing advice fees and commission for insurance products you purchase. Your financial plan will outline all fees and commissions inclusive of GST.

Preliminary Meeting

This is an opportunity to view our services and meet with our financial planners in order for you to make a decision as to whether you would like to proceed with the financial planning process with our company. This meeting generally takes less than 30mins, and there is **no charge** for this.

You can choose to either commence the **Fact Finding** meeting immediately after your **Preliminary** meeting, or make another appointment at a more convenient time.

Fact Finding Meeting

A flat fee of \$250 is payable for the **Fact Finding meeting** which can take up to 2 hours. If you decide to proceed from here, additional fees will be payable as follows:

Initial Advice

Initial advice fees range between \$660 and \$10,000 for a single strategy and \$660 and \$10,000 for multiple strategies.

If, in developing your financial plan, I identify that you have a complex situation that requires extensive planning and development, my initial advice fee will change. In this case, I will provide you with an upfront quote of the amount payable before I proceed with developing your financial plan.

The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice I will prepare an initial advice agreement.

The initial advice agreement sets out what my initial advice will cover and how much it will cost. In addition, the initial advice fee will be disclosed in your SOA.

Advice Implementation

Implementation fees range between \$660 and \$10,000 for single advice strategies and \$660 and \$10,000 for multiple and complex advice strategies.

This covers the administrative time spent implementing the recommended strategies and products.

Ongoing Advice

Ongoing advice fees range between \$660 and \$10,000 for single advice strategies and \$660 and \$10,000 for multiple and complex advice strategies per annum.

My ongoing advice fees ensure your strategy and products are reviewed to help you take advantage of

opportunities as they become available.

If, during my assessment of your ongoing needs, I identify that you require ongoing advice outside of my standard advice offer, the ongoing advice fee will change. In this case, I will provide you with a quote of what you will be required to pay to receive these services.

Before providing you with ongoing advice I will prepare an ongoing advice agreement.

The ongoing advice agreement will set out what my ongoing advice will cover, your payment method, and how much it will cost.

Additional advice

For additional advice, an hourly rate of \$250 may be payable – this will be disclosed in your SOA.

Payment Method & Frequency

The following payment terms are available to you:

- Bpay, direct debit (credit card or savings), cheque
- Deduction from your investment
- Ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.
- Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or percentage each year. The specific amount will be agreed to by you and outlined in an ongoing advice agreement.

Commission

Commission is payable by life companies when I recommend insurance and annuity products. The commission is factored into the annual premium and may range as follows:

- From 0% to 130% of the initial premium
- Up to 33% per annum of the renewal premium.

Commission is payable by the loan provider for margin lending products to be issued. The commission is factored into the annual interest rate and may be up to 0.35% per annum of your loan balance.

Commission of up to 10% of your investment value may be payable by fund managers for agribusiness investments to be issued.

Other benefits I may receive

I may be offered or receive non-commission benefits such as entertainment or sponsorship from some product providers at no extra cost to you. Both Charter Financial Planning and I maintain a register to document the benefits received with a value greater than \$300. A copy of this register will be made available within one month of a request.

- **Value Participation Scheme:** AMP may provide me with a cash payment based on the total value of in force annual premiums on insurance products and funds under management in AMP products. AMP will pay us up to 0.25% of total funds under management in AMP wealth management products and up to 3% of total premiums on some AMP insurance products. For example:

If our clients have invested \$11 million of funds into Summit we will receive \$27,500.

If our clients pay a combined annual premium of \$150,000 for insurance with AMP, we may receive \$4,500.

Technology and Education: Charter Financial Planning provides me with 'points' when my business revenue exceeds \$50,000. One point is received per \$1.23 (inc GST) over \$50,000. Points are only redeemed for office equipment and staff training to ensure you receive up to date information and advice.

- **Preserved Value Payment:** I may be entitled to receive a payment of approximately \$308 per fortnight. Eligibility is based on funds under management, the value of the total new funds invested and/or insurance premiums paid into AMP products.
- **Buy out option:** I am eligible to sell my client base to Charter Financial Planning. The value of the sale is based on a multiple of the ongoing revenue generated from financial products.
- **Business loans:** I am eligible to receive finance for approved business costs at subsidised rates through AMP Bank.

I may participate in short term incentive programmes such as a product provider paying additional commissions during a specified period.

Due to the temporary nature of these arrangements they have not been included in this document. Details of any short term incentives will be outlined in your financial plan.

Payments from other professionals

- You may be referred to an external specialist to receive further advice. I may receive a referral fee or commission for introducing you to the specialist. This will be disclosed in your financial plan if applicable.
- You may be referred to AMP Bank for home and business lending services. We receive up to 0.65% initial commission and up to 0.25%pa, ongoing commission on the loan amount. For example for a loan of \$100,000 we would receive up to \$650 initial commission and up to \$250 per year ongoing commission.

Payments to other professionals

- I may pay a referral fee when clients are referred to me from other professionals. This will be disclosed in your financial plan if applicable.

How I am paid

My revenue, including all other benefits, will be distributed to C2G Holdings Pty Ltd who has a commercial arrangement with Charter Financial Planning.

Charter Financial Planning will typically retain 3% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Charter Financial Planning will pay me the remaining 97% of the gross revenue received.

I have equity in C2G Holdings Pty Ltd and may receive capital and profit related benefits.

About Charter Financial Planning



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 Australian Financial Services Licensee 234665
 750 Collins Street, Docklands, Victoria 3008
www.amp.com.au

Charter Financial Planning is a member of the AMP Group.

Charter Financial Planning has approved the distribution of this FSG.

Charter Financial Planning is a Professional Partner of the Financial Planning Association (FPA) is fully committed to the FPA's Code of Ethics and Rules of Professional Conduct. Charter Financial Planning is also a Corporate Member of the Association of Financial Advisers (AFA).

Relationships and association

I can provide advice on products from a wide range of financial product providers, some of which are part of the AMP Group and as such are affiliated with Charter Financial Planning, including:

Product Issuer	Product brands used by issuer
<ul style="list-style-type: none"> • The National Mutual Life Association of Australasia Ltd 	<ul style="list-style-type: none"> • AMP
<ul style="list-style-type: none"> • National Mutual Funds Management Limited 	<ul style="list-style-type: none"> • AMP
<ul style="list-style-type: none"> • NMMT Ltd 	<ul style="list-style-type: none"> • Summit • Generations • AXcess
<ul style="list-style-type: none"> • N.M. Superannuation Pty Limited 	<ul style="list-style-type: none"> • Summit • Generations • North
<ul style="list-style-type: none"> • Multiport Pty Ltd 	<ul style="list-style-type: none"> • Multiport
<ul style="list-style-type: none"> • ipac asset management limited 	<ul style="list-style-type: none"> • iAccess
<ul style="list-style-type: none"> • AMP Bank Limited 	<ul style="list-style-type: none"> • AMP
<ul style="list-style-type: none"> • AMP Capital Funds Management Limited 	<ul style="list-style-type: none"> • AMP
<ul style="list-style-type: none"> • AMP Capital Investors Limited 	<ul style="list-style-type: none"> • AMP

• AMP Superannuation Limited	• AMP
• AMP Life Limited	• AMP
• The Cavendish Group	• Cavendish
• Australian Securities Administration Limited (ASAL) and • Super IQ Pty Ltd (49% interest held by AMP Group)	• Ascend Self Managed Super

If we recommend a product issued by the AMP Group, they will benefit from my recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS.

Privacy

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this FSG.

Another financial adviser may be appointed to you if I leave Charter or I am unable to attend to your needs due to an extended absence from the business. In these circumstances, Charter will write to you advising of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

Professional indemnity insurance

Professional indemnity insurance is maintained by Charter Financial Planning and me to cover advice, actions and recommendations I provide which have been authorised by Charter Financial Planning. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?



If you have any complaints about the services provided to you, you should take the following steps:

- Contact me and tell me about your complaint.
- If I cannot satisfactorily resolve your complaint within three days, please contact Charter Financial Planning on 137 292 or put your complaint in writing and send it to:

Charter Financial Planning
Attention: Complaints Case Manager
Advice and Licensing
Level 8, 750 Collins Street
DOCKLANDS VIC 3008

Charter Financial Planning will try to resolve your complaint quickly and fairly.

If your complaint has not been resolved satisfactorily, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed in the following table.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) on 1300 780 808
Personal information held	The Privacy Commissioner on 1300 363 992

The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.

Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be accessed via the AMP Privacy Policy from March 2014.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the AMP Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of AMP's Privacy Policy visit www.amp.com.au/privacy or you can contact us.