

Financial services guide

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This guide contains information about:

- Charter Financial Planning
- Your adviser
- The insurance services and products your adviser can provide
- How Charter Financial Planning, your adviser and other related parties are paid for the services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint

Please retain this document for your reference and any future dealings with Charter Financial Planning.

Who is Charter Financial Planning?

Charter Financial Planning is wholly owned by the National Mutual Life Association of Australasia Ltd (NMLA) and is a member of the global AXA group (an international financial services organisation).

Charter Financial Planning is one of Australia's leading financial planning organisations and has been operating since 1996. Charter Financial Planning holds an Australian Financial Service Licence for providing both personal and general advice and can offer a range of financial services that are listed within this FSG.

Charter Financial Planning is a principal member of the Financial Planning Association (FPA) and as such, Charter Financial Planning and their financial advisers have adopted the FPA's Code of Ethics and rules of professional conduct. Charter Financial Planning has approved the distribution of this FSG.

Who are Insurance Quotes P/L t/a insurancequotesrus?

Your adviser is Insurance Quotes P/L t/a insurancequotesrus, who are a Corporate authorised representative of Charter Financial Planning. Insurance Quotes P/L have been granted an Australian Securities and Investments Commission (ASIC) number of 338548 and can offer a range of financial services that are listed within this financial services guide.

Contact details

PO Box 1205 Blackburn North Vic 3130
Telephone: 1300 52 81 21
Email address: insure@iqrus.com.au
Web page: www.insurancequotesrus.com.au

What kinds of services and products are available?

We can offer a range of insurance products. Charter Financial Planning maintains an approved product list, containing products that have been researched by a number of external research houses. A copy of the approved product list can be supplied to you upon request.

What advice can insurancequotesrus offer?

insurancequotesrus can provide you with advice on personal insurance products.

What initial services are provided?

- Presentation of a written recommendation, referred to as a 'statement of advice'.
- Implementation of your selections including liaison with insurers and underwriters.

What ongoing services are provided?

- Automatic triennial review which will include a repricing of your insurance program.
- We will assist you with ongoing insurer's administration requirements ie change of address.
- We will assist you if you need to claim on your policy.

What do these services cost?

Commissions

Initial and ongoing commissions may be paid by life companies in association with product recommendations. These commissions may be as follows: insurance commissions are factored into the premium costs and range between 100% and 130% of the initial premium, and between 8.8% and 15% per annum of the renewal premium.

All applicable commissions and/or brokerage will also be fully detailed in the statement of advice you receive. All commissions disclosed are inclusive of Goods and Services Tax.

How will you pay for the services provided?

Charter Financial Planning and your adviser are paid from commission. There are no other fees payable by you.

How is insurancequotesrus paid?

Charter Financial Planning will retain 0% to 3% of the gross revenue received for the recommended products. Charter Financial Planning will pay insurancequotesrus 97% to 100% of the gross revenue received.

Other benefits

Some product providers may give Charter Financial Planning or your adviser non-commission benefits such as entertainment or sponsorship. Both Charter Financial Planning and your adviser maintain a register in line with industry standards to document any alternative forms of payment received. This register is publicly available and must be provided within 7 days of the request date. Charter Financial Planning may pay additional benefits to insurancequotesrus but these are not an additional charge to you. Such benefits may include funding the cost of business equipment and training where net practice earnings exceed \$50,000 per annum. One point is earned per \$1.25 (inc GST) over \$50,000. For example, \$100,000 of net practice earnings equates to \$50,000 of qualifying earnings, which is divided by \$1.25 to produce 40,000

points. These points are multiplied by 0.008 cents to produce a benefit of \$320. We may participate in short term incentive programmes, for example, a product provider may offer additional commissions for 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 the fee disclosure section of your statement of advice.

Does Charter Financial Planning have any relationships or associations with financial product issuers?

Your adviser can provide advice on products from a wide range of insurance product providers, some of which are part of the global AXA group and as such are affiliated with Charter Financial Planning, including The National Mutual Life Association of Australasia Ltd (AXA).

What information should you provide?

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. You should read any warnings contained in the statement of advice carefully before making any decision relating to a financial strategy or product.

How can you give instructions to your adviser about your products?

You can contact your adviser directly with any instructions relating to your products.

What information is maintained in your file and can you examine the client file?

Your adviser will maintain a record of your personal information. Your adviser will also maintain a record of any recommendations made to you. If you wish to examine your file please ask your adviser and they will make arrangements for you to do so.

Who may access the information you provide?

Charter Financial Planning and your adviser are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. Please ask your adviser if you wish to obtain a copy of the privacy policy. It is important to note that in order to best meet your needs, your adviser may need to disclose your personal information to other parties. Typically these parties may include, life companies, related entities and other licensees. Similarly your adviser may bring to your attention products and services or other information which may be relevant to your situation. You will be given the opportunity to choose whether you wish to receive such information. Charter Financial Planning reserves the right to appoint another financial adviser to ensure your ongoing needs are met. In these circumstances Charter Financial Planning will write to you advising you of the change.

What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any recommended product.

Statement of advice (SoA)

All advice provided to you will be outlined in an SoA. The SoA will contain limited personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations.

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Professional indemnity insurance

Charter Financial Planning and your adviser maintain professional indemnity (PI) insurance policies. These insurances cover advice, actions and recommendations which have been authorised by Charter Financial Planning to be provided by your adviser. These arrangements satisfy 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, or personal information held, you should take the following steps:

1. Contact your adviser and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 3 days, please contact the Charter Financial Planning office on 137 292 or put your complaint in writing and send it to:
Charter Financial Planning
Attention: Advice and Licensing
Level 3, 750 Collins Street
DOCKLANDS VIC 3008
Charter Financial Planning will try to resolve your complaint quickly and fairly.
3. If your complaint has not been resolved by Charter Financial Planning, you may escalate your complaint to one of the External Complaints Schemes listed in the following table, of which Charter Financial Planning is a member.

Type of complaint

Financial advice, investments, superannuation or insurance matters

Personal information held

External complaints service

Financial Ombudsman Service (FOS) on 1300 780 808

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 best to assist you in settling your complaint.