

Financial Services Guide (Version 13.0 - June 2011)

Important

Before we provide you with financial advice, you should read this Financial Services Guide (FSG) because it contains important information designed to help you decide whether to use our services. It contains information about:

- The initial and ongoing advice we provide;
- Our service offer and advice fees;
- Who to contact should you have a complaint.

About Us

Insurance Quotes P/L t/a Insurance Quotes R Us, corporate authorised representative (CAR), number 338548, is authorised to provide financial services on behalf of Charter Financial Planning.

Advice we can provide

Insurance Quotes R Us can provide you with advice on personal insurance products.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA).

We will keep a record of any further advice we provide you. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your insurance.

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

You can contact Insurance Quotes R Us directly with any instructions relating to your financial products.

Advice fees

We receive commission for insurance products you purchase. Your financial plan will outline all fees and commission inclusive of GST.

Commission

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

- From 100% to 130% of the initial premium
- From 8.8% to 15% of the renewal premium.

How the advice fees are distributed

Charter FP will retain 0% to 3% of the gross revenue received for the recommended financial services and/or products. Charter FP will pay Insurance Quotes R Us 97% to 100% of the gross revenue received.

Other benefits Insurance Quotes R Us may receive

We 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 and Insurance Quotes R Us maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

- **Value Participation Scheme:** AXA may provide us with a cash payment based on total AXA and AMP inforce insurance premiums.
- **Technology and Education:** Charter provides us with 'points' when our 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.
- **Product Competitions:** We 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.

About Charter Financial Planning

Charter Financial Planning Limited ABN 35 00209760294

Australian Financial Services Licensee

Level 9 750 Collins Street, Docklands, Victoria 3008

www.charter.com.au

Charter is a member of the AMP Group. The AMP Group includes companies formerly part of the Australian and New Zealand operations of AXA Asia Pacific Holdings Limited.

Charter has approved the distribution of this FSG.

Relationships and associates

Insurance Quotes R Us 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, including:

Product Issuer	Product brands used by issuer
The National Mutual Life Association of Australasia Ltd	<ul style="list-style-type: none"> • AXA • AC&L
AMP Life Limited	<ul style="list-style-type: none"> • AMP

Privacy

Insurance Quotes R Us maintains a record of your personal information. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

A copy of any recommendations made to you will be retained by Insurance Quotes R Us for seven years. Please contact Insurance Quotes R Us to review your file.

Insurance Quotes R Us implements a privacy policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from Insurance Quotes R Us.

Another financial adviser may be appointed to you if Insurance Quotes R Us leaves or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Charter will write to you advising you 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 and Insurance Quotes R Us to cover advice, actions and recommendations which have been authorised by Charter and provided by Insurance Quotes R Us. 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 Insurance Quotes R Us and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Charter on 137 292 or put your complaint in writing and send it to:

Attention: Complaints Case Manager
 Advice and Licensing
 Level 9, 750 Collins Street
 DOCKLANDS VIC 3008

Charter 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.