



Financial Services Guide

(Version 12A.0 – March 2011)

*Your income is what makes
your lifestyle and all your
other assets possible.*

Isn't that worth protecting?



VENIÖ Financial

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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.

Our financial planning process

We follow a defined financial planning process so that you can achieve all of the benefits of financial planning advice. Of course, everyone is different, with different circumstances, needs and goals. We treat every client as an individual, but by following a defined process, you know what to expect from us.

The initial advice process covers our first appointment all the way through to the implementation of your financial plan. We do this by:

(1) Identifying where you want to be

Initially, we help you identify your financial and lifestyle goals. This ensures we understand your needs and you can understand what to expect from us.

(2) Considering the opportunities and risks

We assess your current situation and investigate the range of financial options available for you to reach your goals.

(3) Bridging the gap

Based on discussions with you and research we conduct, we will devise a strategy to bridge the gap between where you are now and where you want to be.

(4) Bringing your plan to life

We work closely with you to implement your financial strategy. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

As time goes on and circumstances change, your financial plan will need to be changed to keep up to date with your changing needs. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing advice.

(5) Staying on track with regular ongoing advice

Finally, we design an ongoing service programme to ensure your plan remains up to date as your life changes and so you can obtain the benefits of ongoing reliable advice.

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

About Fiona Arisen

Your financial adviser, Fiona Arisen (ASIC number 283094), is an authorised representative of Charter Financial Planning.

Education and Qualifications

- Advance Diploma in Financial Planning
- Diploma in Financial Planning
- Diploma in Accounting

Experience

Six years specialising in Personal Risk Insurance

Advice we can provide

Fiona can provide you with advice on the following:

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
- Business succession planning
- Gearing strategies

Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Master trust products
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Geared products

We offer a range of insurance, investment, superannuation and retirement strategies and products and AXA owned platforms (Summit, Generations, AXcess and North).

Charter Financial Planning maintains an approved product list, containing financial 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.

Documents you may receive

Our 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 and our advice to help you achieve them.

You will receive a record of any further advice we provide to you which you should retain for your information.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you invest or 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 investment or 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 Fiona Arisen directly with any instructions relating to your financial products.

Advice fees



The fees charged for the advice services of VENIO Financial may be based on a combination of:

- A set dollar amount that is agreed between you and your financial adviser; or
- A percentage based fee based on the amount you invest that is agreed between you and your financial adviser.

The advice fees of VENIO Financial may include charges for the following advice services:

Initial Advice

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 we will prepare an Initial Advice Agreement. The Initial Advice Agreement sets out what our initial advice will cover and how much it will cost you.

In addition, the initial advice fee will be disclosed in your SOA.

Advice Implementation

The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount.

The advice implementation fee will be disclosed in your Initial Advice Agreement and / or your SOA.

Ongoing Advice

The ongoing advice fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available. The fee for the ongoing advice fee service is calculated as either a set dollar amount or a percentage of your investments.

Ongoing advice fees may increase each year in line with the Consumer Price Index (CPI) or by a fixed amount or fixed percentage each year. We will advise you if this fee will increase as a result of CPI.

Before providing you with ongoing advice VENIO Financial will prepare an Ongoing Advice Agreement. This agreement will set out what our ongoing advice will cover, how much it will cost and your payment method.

In addition, the ongoing advice fee will be disclosed in your SOA.

Additional advice

For all other advice, an additional advice fee may be charged based on a set dollar amount. Any additional advice fee will be disclosed in your SOA.

Please note that for services in relation to insurance, and business/corporate superannuation, commissions may be paid as follows:

Initial commission – deducted from your investment contributions or paid from insurance product providers, and

Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Your advice fees will be calculated at the time VENIŌ Financial provides you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- 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 our ongoing advice agreement.

How the advice fees are distributed

Charter Financial Planning will retain 0% to 3% of the gross revenue received for the recommended financial services and/or products. Charter Financial Planning will pay VENIŌ Financial 97% to 100% of the gross revenue received.

Other benefits VENIŌ Financial 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 Financial Planning and Fiona Arisen maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

- **Technology and Education:** Charter Financial Planning provides us with 'points' when our business revenue exceeds \$50,000. One point is received per \$1.25 (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.
- You may be referred to an external specialist to receive further advice. We may receive a referral fee or commission for introducing you to the specialist. This will be disclosed in your financial plan if applicable.
- **Payments to other professionals:** We may pay a referral fee when clients are referred

to us from other professionals. This will be disclosed in your financial plan if applicable.

About Charter Financial Planning



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 Australian Financial Services Licensee 234665
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www.axa.com.au

Charter Financial Planning 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 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.

Relationships and associates

Fiona Arisen 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"> AXA AC&L
<ul style="list-style-type: none"> National Mutual Funds Management Limited NMMT Ltd 	<ul style="list-style-type: none"> AXA Summit Generations AXcess SMSF
<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"> Alliance Capital Management Australia Limited 	<ul style="list-style-type: none"> Alliance
<ul style="list-style-type: none"> ipac asset management limited 	<ul style="list-style-type: none"> iAccess
<ul style="list-style-type: none"> AllianceBernstein Australia Limited 	<ul style="list-style-type: none"> AllianceBernstein
<ul style="list-style-type: none"> AXA Rosenberg Investment Management Asia Pacific Limited 	<ul style="list-style-type: none"> AXA Rosenberg
<ul style="list-style-type: none"> AMP Bank 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
<ul style="list-style-type: none"> AMP superannuation Limited 	<ul style="list-style-type: none"> AMP
<ul style="list-style-type: none"> AMP Life Limited 	<ul style="list-style-type: none"> AMP

Privacy

VENIÖ Financial 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 VENIÖ Financial for seven years. Please contact VENIÖ Financial to review your file.

Charter Financial Planning and Fiona Arisen implement a privacy policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from VENIÖ Financial/Fiona Arisen.

Another financial adviser may be appointed to you if Fiona leaves Charter Financial Planning or is unable to attend to your needs due to an extended absence from the business. In these circumstances, Charter Financial Planning 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 Financial Planning and Fiona Arisen to cover advice, actions and recommendations which have been authorised by Charter Financial Planning and provided by Fiona Arisen. The insurance 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, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved 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 9, 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 Scheme listed in the following table.

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	Financial Ombudsman Service (FOS) on 1800 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.

Service Offer Agreement

VENIŌ Financial Pty Ltd offers financial advice tailored to your individual circumstances and financial objectives.

Our team is qualified to provide you with financial advice, no matter how big or small your investments, or what your needs may be. Our goal is to work with you to help secure your financial future.

Below is an explanation of our services and fee structure. Please take some time to make sure you are completely comfortable with the services we provide.

Initial Consultation (Fee: Complimentary)

During your initial consultation we gather information about your current situation, discuss your financial goals, and outline some broad strategies that may help you achieve your goals. This consultation takes approximately one hour.

Financial Plan and Statement of Advice (SOA)

Your tailored financial plan is documented in a Statement of Advice (SoA), detailing the strategy, investment, and protection recommendations we propose.

There are three types of plans that we may prepare.

- Comprehensive plan – typically used for complex issues
Fee: \$2800 (incl. GST)
- Standard plan - typically used when complexities are minimal
Fee: \$1500 (incl. GST). Example, Superannuation & Risk Insurance.
- Limited plan - typically used when a full analysis of your position is not necessary.
Example, Risk Insurance only plan.
Fee: Single - \$450 (incl. GST) Couple - \$750 (incl GST)

During your initial consultation we will advise which plan we recommend for you. Payment are required only if you proceed requesting Statement of Advice.

Implementation of plan (Fee: Complimentary)

We assist you with the implementation of your financial plan as part of our service.

Not proceeding with your insurance

If more than 30 days has passed since receiving our advice and you do not proceed with our recommendations, you will be invoiced \$450 (single) or \$750 (couple) to cover the preparation of the Statement of Advice.

If you successfully proceed with your insurance application within the next 60 days, this amount will be refunded to you.

If your application for life insurance is unsuccessful

If for whatever reason your application for life insurance is unsuccessful, you will be invoiced \$450 (single) or \$750 (couple) to cover the preparation of the Statement of Advice.

Cancelling your insurance

If your application for insurance is accepted by the insurance company, we will receive upfront and ongoing payments known as commission. The insurance company requires that in order for us to receive this commission the policy must be in force for a minimum of 12 months.

Therefore, if you cease to pay your premiums on any policies arranged by us within 12 months we will be required to pay the commission (including any amounts that represent our advice fee) back to the insurance company.

Accordingly, we reserve the right to recover the amount we have to refund to the insurance company from you. In this case you will receive an invoice from us stipulating the amount due (a minimum of \$450 representing the implementation fee for a single and \$750 for a couple) and any payment terms.

Ongoing financial plan management and administration

VENIŌ Financial Pty Ltd offers several options for the ongoing management of your wealth creation and protection. We will recommend the option we feel is appropriate for you and your investments and provide administration assistance.

The institutions holding your investments and insurance pay us fees, which reduces the cost of our service to you.

We offer 3 levels of service

1. Platinum Review Service Agreement Fee : \$5,500 (inc GST)

Access to your own financial adviser

We will assist in keeping you on track to achieve your financial goals and objectives. You will be given priority access to your own financial adviser to assist you with any queries.

Half -yearly review

To make sure you are on target, we will meet with you to review your total financial position, your objectives and strategy. This review will also encompass changes to any of the following:

- Government payment entitlements
- Taxation
- Superannuation and/or insurance
- Economic and investment cycles
- Fund manager and investment performances
- Estate planning

Half -yearly written report

A written statement will be provided to you to document any changes or to reconfirm your current position.

An alert system to inform you of new opportunities

Should any new opportunities or strategies arise as a result of legislative or industry changes we will alert you of these changes and advise how you can take advantage of such opportunities. These may include improvements or refinements to superannuation or taxation strategies.

Liaising with third parties

We will liaise with your accountant or solicitor to discuss your estate planning or taxation needs.

Government benefits

You will receive ongoing advice as to your eligibility to apply for Government benefits.

Quarterly newsletters

These will assist in keeping you informed of economic and regulatory issues that may affect your investments.

We may also notify you of any other lifestyle issues that may be relevant to you.

2. Gold Review Service Agreement Fee : \$3,300 (inc GST)

Access to your own client service consultant

We will assist in keeping you on track to achieve your financial goals and objectives.

You will be given access to your own client service consultant to assist you with any queries.

An annual review

To make sure you are on target, we will meet with you to review your total financial position, your objectives and strategy. This review will also encompass changes to any of the following:

- Government payment entitlements
- Taxation
- Superannuation and/or insurance
- Economic and investment cycles
- Fund manager and investment performances
- Estate planning

An annual advice statement

A written statement will be provided to you to document any changes or to reconfirm your current position.

Annual newsletters

These will assist in keeping you informed of economic and regulatory issues that may affect your investments.

3) Essentials Review Service Agreement Fee : Complimentary

The Essentials Review Service is the default review service package. The ongoing commission from your investments or insurance policies or the fee for advice you have paid, will generally cover the cost of this review. Ongoing commission is a percentage of the investment that is paid by the fund manager or from your insurance premium by the life insurance company every year.

Access to your own client service consultant

We will assist in keeping you on track to achieve your financial goals and objectives.

You will be given access to your own client service consultant to assist you with any queries.

A flexible review

Your queries and plan will be reviewed whenever you require.

Privacy Statement

What does Privacy mean for me?

Privacy is important to us and to our clients. Privacy laws ensure that you, our client, understand what information we, your financial planner and his/her Licensee, hold about you, how we use that information and to whom we are likely to disclose that information. In addition it reinforces our commitment to keeping your information up to date and secure.

What types of personal information about me does Charter Financial Planning hold?

As a provider of financial services we collect and hold information about you that is both relevant and necessary in order for us to provide you with those services. The types of information we hold depend on the services provided and may include information about your identity, personal objectives, financial position, health, lifestyle and financial plan.

We will always endeavour to obtain information about you directly from you.

How does Charter Financial Planning use my personal information?

Our primary purpose in collecting information about you is to understand your needs and provide you with appropriate financial advice and services. Your information is used to develop your financial plan which serves as a basis for product selection and regular performance review. In order to achieve this we may need to appoint another authorised representative within the Licensee to manage your financial needs and services.

From time to time we may use your information in order to assess and bring to your attention other products and services that may be relevant to your financial plan.

What is a Licensee?

A Licensee is a holder of an Australian Financial Services Licence issued by ASIC.

Who does Charter Financial Planning disclose my personal information to?

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties. In addition, we will disclose your information where we are required to by law.

We will not pass your information to other parties for any purposes other than those for which you have been informed.

How do I get access to the personal information Charter Financial Planning holds about me?

You may request access to the information we hold about you by contacting your financial planner or Charter Financial Planning directly. Upon receipt of your request we will endeavour to service your request as fully and as quickly as possible.

In some circumstances access to your information or parts thereof may not be possible. If this is the case we will inform you as to why and, where practicable, make alternative arrangements. Depending on the requirements a fee may be charged to service requests.

How do I make a complaint?

You may make a complaint at any time by contacting your financial planner who will seek to resolve it within 3 working days. If this is not possible, you will be referred to the financial planner's Licensee.

If you are not satisfied with the Licensee response to your complaint, you may contact:

Director of Compliance
Office of the Federal Privacy
Commissioner
GPO Box 5218
SYDNEY NSW 1042

Authorised Representative contact details:

Fiona Arisen
Venio Financial Pty Ltd
PO Box 7602
Cloisters Square WA 6850

Charter Financial Planning Limited ABN 35 002 976 294
Australian Financial Services Licensee. Licence Number 234665

Licensee contact details:

Charter Financial Planning
Level 9, 750 Collins Street
Docklands Victoria 3000