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CREATIVE WEALTH MANAGEMENT

— 'Strategic Financial Solutions for You' —

Financial Services Guide

Version 13A.0 - June 2011



Creative Wealth Management

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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

Everyone is different, with different circumstances, needs and goals. We treat every client as an individual, but by follow a defined financial planning process, to make sure you know what to expect from us.

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

(1) Identifying where you want to be

We help you identify your financial and lifestyle goals. This makes sure 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 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 plan. 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 and needs change. 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

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 Daniel Boote

Your financial adviser, Daniel Boote (ASIC number 303246), is an authorised representative of Charter Financial Planning.

Education and Qualifications

Daniel is currently completing a Bachelor of Business in Financial Planning at RMIT.

Experience

Daniel has been in the financial services industry in a number of client services rolls spanning the last 12 years. In this time Daniel has worked extensively with all types of client scenarios from wealth accumulators through to pre-retires and retirees. Due to the exposure to such a diverse range of client scenarios, Daniel has had the pleasure of assisting clients with a diverse range of financial puzzles. Scenarios including Centrelink strategies, Gearing strategies, right through to Superannuation and Retirement Income Stream strategies.

Daniel's experience also covers both retail and wholesale clients, including the use of Self Managed Super Funds (SMSF's), Family Trusts and like Tax Structures often seen in more complex scenarios.

The focus throughout Daniel's working experience thus far has been on quality strategic advice to maximise investment and retirement benefits for his clients.

Advice we can provide

Daniel 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
- Salary packaging advice

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
- Self managed super funds
- Agribusiness

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.

We will keep a record of any 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 invest in 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 Daniel Boote directly with any instructions relating to your financial products.

Advice fees



The fees charged for the advice services of Creative Wealth Management 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 Creative Wealth Management 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 ranging between, \$550 - \$8,800.

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 ranging between, \$0 - \$5,500.

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. Fee range of \$880 – \$3,300.

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 Creative Wealth Management 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. Time cost is billed at \$220 per hour.

Please note that for services in relation to insurance, agribusiness 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 Creative Wealth Management 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 Creative Wealth Management 97% to 100% of the gross revenue received.

Daniel Boote has equity in Creative Wealth Management and may receive capital and profit related benefits.

Other benefits Creative Wealth Management 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 Daniel Boote 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 product funds under management.
- **Technology and Education:** Charter Financial Planning 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.

- **Business start up costs:** Including an interest free business loan of \$98,000 and assistance with business set up costs, valued at approximately \$10,000. Eligibility is based upon new business placed.
- **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



Charter Financial Planning Limited ABN 35 002 976 294

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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

Daniel Boote 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 	<ul style="list-style-type: none"> • AXA
<ul style="list-style-type: none"> • NMMT Ltd 	<ul style="list-style-type: none"> • 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

Creative Wealth Management 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 Creative Wealth Management for seven years. Please contact Creative Wealth Management to review your file.

Charter Financial Planning and Daniel Boote implement a privacy policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from Creative Wealth Management & Daniel Boote.

Another financial adviser may be appointed to you if Daniel 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 Daniel Boote to cover advice, actions and recommendations which have been authorised by Charter Financial Planning and provided by Daniel Boote. 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 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 Schemes 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.