



Financial Services Guide

Dated: 28th April 2016 Version 1

This Financial Services Guide is issued by your Adviser with the authority of Chesterfields Wealth Pty Ltd. Details of your Adviser are contained in the adviser profile that forms part of this FSG and is to be read in conjunction with this document.

Chesterfields Financial Services comprises a team of highly trained professionals dedicated to providing the very best financial planning and investment advice. All our advisers have met stringent educational standards and continue to meet strict ongoing training requirements.

Chesterfields' advisers Mark Triggs and Zeza Mogg are Authorised Representatives of Chesterfields Wealth Pty Ltd

Chesterfields Wealth Pty Ltd
AFSL: 482701
Level 1, 43 Ventnor Ave
West Perth WA 6005

Chesterfields Financial Services
1/43 Ventnor Avenue
West Perth 6005
T: (+61)8 9486-8226
F: (+61)8 9481-6609

WHEN YOU GET OUR ADVICE

You should also be aware that you are entitled to receive a Statement of Advice (SoA) whenever we provide you with any advice which takes into account your objectives, financial situation and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If further advice is furnished, or when no financial product is recommended, a Record of Advice (RoA) may be provided to you instead of a SoA. You have the right to request a copy of the RoA (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

To make an informed assessment, our Authorised Representatives will make inquiries into your goals and objectives. All subsequent recommendations will be communicated via a Statement of Advice.

FREQUENTLY ASKED QUESTIONS

Do I get detailed information about actual commissions and other benefits my adviser gets from making the recommendations?

Yes. You have the right to know about details of commissions and or other benefits your Adviser receives for recommending investments. We will provide this information to you when we make specific recommendations in the Statement of Advice or Record of Advice.

Will you give me advice that is suitable to my needs, objectives and financial circumstances?

Yes. However, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

What should I know about any risks of the investments or investment strategies recommended to me? We will explain to you any significant risks of investments and strategies that we recommend to you. If we do not do so, or you do not understand these risks, you should ask us for further clarification.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine the personal information contained on your file, you should ask us in writing and we will make arrangements for you to do so.

Can I tell you how I wish to instruct you to buy or sell my investment?

Yes. You can provide us with instructions by telephone, e-mail, facsimile or any other means that has been agreed to in writing with us. We may request that you provide written instructions and may not act until those written instructions are received.

How will I pay for the service, and do you receive remuneration, fees, commission or other benefits in relation to providing the financial services to me and how is that commission calculated?

We operate on a fee-for-service basis and on some occasions receive commissions. The amount of and methods of calculating the fees, commissions, bonuses and other incentives that we may receive for the advice, will be disclosed at the time our advice is provided or as soon as practical after that time. This information will be detailed in the Statement of Advice.

1) Statement of Advice Preparation Fee

We charge a fee for service for our written recommendations (Statement of Advice). This can range between \$1,000 and \$9,000 (exc GST) and the fee is dependent on the complexity of the advice. It is calculated on the basis of the anticipated time, experience and expertise required formulating and documenting the appropriate strategy. Any fee for service must be paid within fourteen days of the date of the tax invoice being issued to you.

2) Implementation Fee, Share Brokerage, and Upfront Commissions

For share transactions we charge a brokerage fee of up to 1.1% per transaction of the investment amount, with a minimum of up to \$82.50 per transaction.

3) Ongoing Service Fee

We are a fee for service business that offers four varying service levels ranging from \$1,500 per annum to \$9,000 per annum. Further to this we may also charge fees on a percentage of Funds under Management ranging from 0% to 1.20%. This is an ongoing service fee and the amount payable is determined by the complexity and also the size of the overall investment portfolio. The ongoing service fee will be agreed upon and outlined to you in detail in your Statement of Advice. This fee is charged to your investment account on a monthly basis. For on-going direct share transactions a brokerage fee of up to 1.1% per transaction of the investment amount will be charged, with a minimum of up to \$110 per transaction.

4) Other

Where a life insurance company risk product has been recommended the issuer of the product will pay us an initial commission. This commission varies depending on the issuer and the product, but is in a range of between 0% and 130% of your first year's premium. An ongoing commission may also be received in a range of between 0% and 40% per annum of the premium.

If you have been referred to us by another party, we may pay that party a referral fee. The amount of that fee is disclosed in the SoA.

The advisory staffs are salaried and will, in addition to their salaries, receive bonuses based on company revenue reflecting commission or revenue received by Chesterfields Wealth Pty Ltd. We maintain a register which outlines the alternative forms of remuneration which are provided to Chesterfields Wealth Pty Ltd and/or its representatives. The register details the nature of the remuneration along with who has received it and who has provided it. This register is publicly available and can be accessed by contacting us at info@chesterfields.com.au

OUR ASSOCIATIONS AND RELATIONSHIPS

Chesterfields Financial Services Pty Ltd is a member of Chesterfields Wealth Pty Ltd [ABN39 609 447 645, AFSL482701]. Chesterfields Wealth Pty Ltd provides your Adviser with the required tools and resources to ensure sound Advice is provided to all clients.

Letizia Palmer is a shareholder in Chesterfields Financial Services Pty Ltd and as such is entitled to receive dividends if a profit is made and dividends are declared.

IF YOU HAVE ANY COMPLAINTS

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about the service provided to you, please discuss your complaint with your adviser and we will try and resolve your complaint quickly and fairly. If the complaint is not satisfactorily resolved within 3 business days please put your complaint in writing and send it to the contact details on the front of this FSG. Complaints will be dealt with as a matter of priority.

Chesterfields Wealth Pty Ltd is a member of the Financial Ombudsman Service ("FOS"). If the complaint cannot be resolved to your satisfaction you have the right to lodge a complaint with the Financial Ombudsman Service (FOS) on 1300 780 808, facsimile +61 3 9613 6399 or by post at GPO Box 3, Melbourne, Vic. 3001. Or info@fos.org.au. This service is provided to you free of charge.

The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

STATEMENT OF PRIVACY POLICY

Chesterfields Wealth Pty Ltd and Chesterfields Financial Services are bound by the Australian Privacy Principles in the Privacy Act 1988 (Commonwealth) as well as other applicable laws and codes affecting client's personal information. Chesterfields Wealth Pty Ltd and Chesterfields Financial Services will not sell or otherwise use your private information except to assist us to service your requirements or as required by law. Chesterfields Wealth Pty Ltd Privacy Policy has details of the client information that we collect and retain, how we strive to keep the information accurate, complete and up-to-date, the way in which we protect and when appropriate, release or share information with others. A copy of Chesterfields Wealth Pty Ltd Privacy Policy is available on request via the contact details outlined in this FSG.

GETTING OUR ADVICE

Chesterfields Financial Services offers the following financial service in relation to:

- **Wealth creation**
- **Insurance services**
- **Gearing strategies**
- **Centrelink advice**
- **Superannuation strategies**
- **Retirement planning strategies**
- **Self-managed superannuation advice**
- **Estate planning**
- **Debt management**

In addition, your Adviser is able to offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance product including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments (including Investor Directed Portfolio Service (IDPS))
- Structured margin lending

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products.

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about any services. Key information is set out in answer to these questions in this FSG. If you need more information or clarification, please ask us.

PROFESSIONAL INDEMNITY INSURANCE

Chesterfields Wealth Pty Ltd and its authorised representatives have Professional Indemnity insurance in place which complies with the requirements under the Corporations Act and the National Consumer Credit Protection Act. The insurance covers both the Licensee and the Authorised Representative for the work done during the representative's authorisation by Chesterfields Wealth Pty Ltd.

ADVISER PROFILE

Mark Triggs: has been involved in the financial services industry for over 10 years and his qualifications include an advanced diploma in Financial Services (Financial Planning). Mark's area of expertise lies in working through the complexity of clients' affairs to find strategies that suit their attitude to risk and security. He is also experienced in dealing with clients' financial concerns, goals & objectives, as well as pre-retirement planning, and superannuation advice.

The financial services referred to in this FSG are offered by Mark Triggs, as an Authorised Representative of Chesterfields Wealth Australia Ltd. Mark is a representative, of Chesterfields Financial Services. Mark's authorised representative number is 320576.

The contact details for your adviser are:

PO Box 1939, West Perth WA 6872
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T: (+61)8 9486 8226
F: (+61)8 94816609
E: mtriggs@chesterfields.com.au

ADVISORY SERVICES

Mark is authorised to provide advice and deal in financial products in the specialised areas listed below:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Derivatives
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments
- Gearing strategies
- Traditional annuities and pensions
- Self-managed superannuation funds
- Estate planning

Our responsibility is to ensure that you receive the most appropriate investment strategy and also investment product advice. Accordingly, in order for an investment product to be recommended, it must pass through an in-depth research process that analyses the appropriateness of the investment. Our advisory team will then determine its suitability to your particular needs and circumstances.

We look forward to assisting you in working towards the attainment of your financial and lifestyle goals.



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7) Ongoing Service Fee

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8) Other

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The Australian Securities & Investments Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

STATEMENT OF PRIVACY POLICY

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GETTING OUR ADVICE

Chesterfields Financial Services offers the following financial service in relation to:

- **Wealth creation**
- **Insurance services**
- **Gearing strategies**
- **Centrelink advice**
- **Superannuation strategies**
- **Retirement planning strategies**
- **Self-managed superannuation advice**
- **Estate planning**
- **Debt management**

In addition, your Adviser is able to offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We provide financial product advice for the following financial products:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance product including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments (including Investor Directed Portfolio Service (IDPS))
- Structured margin lending

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products.

Before seeking our advice, you probably have a number of questions you would like to ask about us. You have the right to ask about our charges, the type of advice we will give and what you can do if you have a complaint about any services. Key information is set out in answer to these questions in this FSG. If you need more information or clarification, please ask us.

PROFESSIONAL INDEMNITY INSURANCE

Chesterfields Wealth Pty Ltd and its authorised representatives have Professional Indemnity insurance in place which complies with the requirements under the Corporations Act and the National Consumer Credit Protection Act. The insurance covers both the Licensee and the Authorised Representative for the work done during the representative's authorisation by Chesterfields Wealth Pty Ltd.

ADVISER PROFILE

Zeza Mogg: has been in the Finance Industry since 1979. She has a background in banking, where she underwent much study relevant to the Securities Industry. Zeza joined the Financial Planning Industry in 1991 and is an Authorised Representative of Chesterfields Financial Services, a Certified Financial Planner; she has a Diploma in Financial Planning and a Certificate in Financial Markets with The Securities Institute of Australia. She specialises in retirement planning, investment planning and risk insurance.

Zeza is a member of the Financial Planning Association and is a regular seminar presenter. The financial services referred to in this FSG are offered by Zeza Mogg, as an Authorised Representative of Chesterfields Wealth Pty Ltd. Zeza is a representative of Chesterfields Financial Services. Zeza's authorised representative number is 242650. The contact details for your adviser are:

PO Box 1939, West Perth WA 6872
Level 1- 43 Ventnor Avenue, West Perth WA 6005
T: (+61)8 9486 8226
F: (+61)8 94816609
E: zmogg@chesterfields.com.au

ADVISORY SERVICES

Zeza is authorised to provide advice and deal in financial products in the specialised areas listed below:

- Deposit and payment products, including basic deposit products, deposit products other than basic deposit products and non-cash payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Risk insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities
- Superannuation
- Managed investments
- Gearing strategies
- Traditional annuities and pensions
- Self managed superannuation funds
- Estate planning

Our responsibility is to ensure that you receive the most appropriate investment strategy and also investment product advice. Accordingly, in order for an investment product to be recommended, it must pass through an in-depth research process that analyses the appropriateness of the investment. Our advisory team will then determine its suitability to your particular needs and circumstances.

We look forward to assisting you in working towards the attainment of your financial and lifestyle goals.