



*What do you want out of retirement?*

# FINANCIAL SERVICES AND CREDIT GUIDE

Authorised Representative of



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This Financial Services and Credit Guide (FSCG) contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

## Documents you may receive

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for at least seven years after our relationship ends. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you we will provide a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

### **Not Independent**

Generally, we provide personal advice in line with our Approved Product and Services List (APSL) which may include financial products and services associated with the licensee. We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

# About our practice

## Summary of the business

<b>Name</b>	Sage Financial Group Pty Ltd trading as Sage Financial Group
<b>Australian Business Number</b>	85 009 388 916
<b>Authorised representative number</b>	250166

## Our office contact details

<b>Address</b>	Suite 2, 40 Hasler Road, Osborne Park, WA 6017
<b>Phone</b>	08 9445 2955
<b>Fax</b>	08 9445 2977
<b>Email</b>	admin@sagefg.com
<b>Website</b>	www.sageretirement.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

## Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us. In some cases, we may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

Individual advisers within our practice may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange.

Any additional advice or services we can offer you, or limitations to the list below, will be outlined in **Our financial advisers and credit advisers** on page 12.

We can provide financial advice in relation to:	We can provide and arrange the following products and services:
<ul style="list-style-type: none"><li>— Investment strategies (strategic asset allocation and goals based investing)</li><li>— Budget and cash flow management</li><li>— Debt management (including borrowing for personal and investment purposes)</li><li>— Salary packaging</li><li>— Superannuation strategies and retirement planning</li><li>— Personal insurance</li><li>— Estate planning</li><li>— Centrelink and other government benefits</li><li>— Aged care</li></ul>	<ul style="list-style-type: none"><li>— Superannuation, including retirement savings accounts</li><li>— Self-managed superannuation funds (SMSF)</li><li>— Borrowing within your SMSF</li><li>— Employer superannuation</li><li>— Managed investments</li><li>— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)</li><li>— Standard margin loans</li><li>— Retirement income streams, including pensions and annuities</li><li>— Personal and group Insurance (life cover, disability, income protection and trauma)</li><li>— Life investment products including whole of life, endowment and bonds</li><li>— Securities (including listed securities and debt securities)</li><li>— Exchange traded funds and Listed investment companies</li><li>— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.</li><li>— Various structured products, instalment warrants over managed funds and protected equity loans</li><li>— Investor directed portfolio services</li><li>— Limited selection of investment guarantees</li></ul>

Charter maintains an approved products and services list from a diversified selection of approved Australian and International providers, including companies related to Charter. These have been researched by external research houses as well as our in-house research team.

Charter periodically reviews these products to ensure that they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products that are on the approved products and services list. However, if appropriate for your needs, we may, subject to Charter's approval, recommend other products.

A copy of the approved products and services list can be supplied to you upon request.

If we recommend a new platform or portfolio administration service, we use those approved by Charter.

As at October 2021, the lenders whose products are most commonly recommended by accredited mortgage consultants authorised by Charter are ANZ, Macquarie Bank, NAB, AFG Home Loans, Commonwealth Bank and Bankwest.

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Sage Financial Group Pty Ltd, trading as Sage Financial Group is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

## Transaction services

We can arrange to complete transactions for you on limited types of financial products where we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without our advice, we will ask you to confirm your instructions, which will be documented in writing. We will keep a record of this documentation for seven years after the end of our relationship. You may request a copy of such records by contacting our office during that period.

## Your relationship with us and using our services

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

We will work with you to agree what advice and services we will provide and when and how often we will provide them.

Where you agree to annual advice and services, the details will be documented and provided to you in an advice or service agreement. This includes the frequency of contact between us, service standards that may apply, any fee arrangements and how the agreement can be terminated.

If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we are able to determine if our advice continues to be appropriate.

## Our Costs

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply.

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee.

Our agreed advice and service fees may include charges for:

- Initial advice;
- Annual advice and services

Please note that for services in relation to insurance and some credit products, commissions may be paid by the product provider as follows:

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

### Payment methods

We offer you the following payment options for payment of our advice and service fees:

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment (subject to the advice and service provided).

All permissible fees and commissions will be paid directly to Charter as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

For more information on our services, please see our **Schedule of fees** attached or available on request.

### Fixed service fees

We offer the following services at these fees:

Service	Fee amount
Ad hoc advice excluded from your Annual Advice Agreement (if applicable)	From \$150.00 per hour

### Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

### Other benefits we may receive

The following are monetary and non-monetary benefits we may receive other than those explained above. These are not additional costs to you.

In addition to the payments we may receive for our advice and services, we may receive other support services or recognition from the licensee to help us grow our business. This could include training, badging rights, technology, financing, events or other recognition we are eligible for. We may receive benefits from products that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

### Development, management and advice (DMA) run off payments

Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by Charter. From 31 January 2020 we will be eligible to receive run-off payments based on the amount of advice revenue we generated in 2018. Advice revenue includes revenue directly attributable to advice provided to a client for an agreed fee. It excludes commissions from investment, insurance and banking products. These payments are to assist with our cashflow over 3 years as set out in the table below. Run-off payments will not be made after January 2023.

Year	Total annual amount
2021	\$46,200.00
2022	\$23,100.00

### Transition support payments (TSP)

The TSP payments we are to receive provide us with transitional cash flow support and are derived from a crystallised base that was unique for our practice.

Year	Annual TSP amount
2021	\$180,919.20
2022	\$90,459.60

### Buyout option

Where we request Charter to buy-back our business prior to 31 December 2021 and this is approved by Charter, then if we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter. The valuation of these rights is based on a multiple of the annual financial planning revenue generated by our practice.

### Personal and professional development

Charter provides personal and professional development opportunities to us in the form of education and professional development programs, offered annually to qualifying practices.

### Business support

We may receive financial and non-financial assistance from the licensee including financing, technology support and marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

Provided we met specific qualification criteria Charter will support our practice with up to \$3,750 per authorised representative that was with us in December 2017. This support is to assist us in meeting the training and education requirements for financial advisers as required by Financial Adviser Standards and Ethics Authority. Any support provided by Charter is paid directly to the education provider and not to us.

### Placement fees

From time to time Charter will receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by Charter. We may share in this fee based on the level of participation by our clients.

# Relationships and associations

It is important that you are aware of the relationships that Charter has with providers of financial services and products as they could be seen to influence the advice you receive.

## About our licensee

Charter Financial Planning Limited

ABN 35 002 976 294

Australian Financial Services Licensee and Australian Credit Licensee No: 234665

Charter:

- Approved the distribution of this guide
- Authorised us to provide advice and other services as described in this guide
- Authorised us to provide credit assistance services to you

Charter's registered office is located at 33 Alfred Street, Sydney, NSW 2000.

## About the AMP Group

Charter is a member of the AMP group of companies. We can provide advice on products from a wide range of financial product providers, some of which are related or associated with Charter namely:

- National Mutual Funds Management Limited
- NMMT Limited
- N.M. Superannuation Pty Limited
- ipac asset management limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Ltd
- AMP Capital Funds Management Limited
- AMP Capital Investors Limited
- AMP Superannuation Limited
- Australian Securities Administration Limited (ASAL)
- SuperConcepts Pty Ltd

If we recommend a product issued by the AMP Group or a third party product issuer, they will benefit from our recommendation by receiving product, administration and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

Authorised representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## Our referral arrangements

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your statement of advice. Our current referral arrangements are detailed below:

Provider	Services	Payment arrangement
JD Accounting	Where you have been referred to us by someone else we may pay them a fee, commission or some other benefit in relation to that referral.	We will pay John De Rosa from JD Accounting Pty Ltd 30% of our initial fee. For example, if our initial advice fee is \$1,000, we will pay a referral fee of \$300.

## Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact Charter:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - In writing:

**Charter Financial Planning Limited**

**Attention: Head of Advice Complaints and Client Remediation**

33 Alfred Street

Sydney NSW 2000

- They will try to resolve your complaint quickly and fairly. They will provide you with a decision in respect to your complaint within 30 days of us receiving it.
- We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes listed below.

Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3 Melbourne VIC 3001 1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
Any issue relating to your personal information	<b>The Privacy Commissioner</b> GPO Box 5218 Sydney NSW 2001 1300 363 992 <a href="mailto:privacy@privacy.gov.au">privacy@privacy.gov.au</a>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Charter is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance covers claims arising from the actions of former employees or representatives of Charter, even where subsequent to these actions they have ceased to be employed by or act for Charter.

# Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

## Privacy collection statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Charter may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Charter to review customers' needs and circumstances from time to time, including other companies within the AMP group (the Group);
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Group Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Charter will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Charter holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of Group's Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

# Our Financial Advisers and Credit Advisers

## About Craig Todd



As a Certified Financial Planner specialising in retirement planning, Craig helps his clients create, grow and manage their wealth so they can achieve their retirement goals. Craig's success stems from his ability to help people figure out what they want from life and make smart decisions with their money to help them get there. Professionally, Craig is a Director of Sage Financial Group and Chairman of the Investment Committee with over 20 years' experience in the financial services industry. During this time, the goal has always been resolute; to help people maximise their investments, minimise their tax and create a diversified, risk appropriate portfolio. As a data-driven economic analyst, Craig delves into the financial realms and deciphers what does, will and, won't work. This has helped build his skills in wealth creation and growth, creating a large portfolio of ongoing, satisfied and loyal clients. Outside of his professional life, Craig enjoys spending time with family and friends, training and competing in Triathlons, and watching all things sports.

Experience	Authorised Representative of National Mutual Financial Planning and Charter Financial Planning since 1997.
Email	ctodd@sagefg.com
Authorised representative number	250017
Credit representative number	409390

### Qualifications (Finance related)

Diploma of Financial Planning

Bachelor of Economics

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide.

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- Salary, dividends and equity in the practice

Charter will typically retain 3% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Charter will pay Sage Financial Group the remaining 97% of the gross revenue received.

I have equity in Sage Financial Group and may receive capital and profit related benefits.

## About John Elders



As a Financial Adviser, John understands the importance of living the lifestyle you want and achieving your goals without having to constantly worry about money. By working with you to understand your story and identifying your investment objectives, John creates several progressive strategies for boosting your financial success and meeting your life's objectives. This can include: Improving and managing your cash flow, tax-smart investing so you keep more of the money you earn, paying off your house earlier and preparing for emergencies. With access to resources and smart technology, John utilises his experience and in-depth knowledge of the financial markets to accurately forecast your growth to see if you're on track and, how your wealth fund can be boosted.

Experience	Commenced working in the financial services industry in 1996
Email	jelders@sagefg.com
Authorised representative number	301050
Credit representative number	407856

### Qualifications (Finance related)

Diploma of Financial Services (Financial Planning)

Advanced Diploma of Financial Services (Financial Planning)

### Professional memberships

AFA - Association of Financial Advisers

### Professional designations

FChFP - Fellow Chartered Financial Practitioner

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

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## About Trent Doust



Trent Doust is a Financial Planner with over 10 years' experience in the financial and investment markets. Taking a pragmatic approach towards helping clients explore and achieve their financial goals, Trent specialises in wealth accumulation, tax minimisation and retirement funding.

Experience	Commenced working in the financial services industry in 2006
Email	tdoust@sagefg.com
Authorised representative number	445472
Credit representative number	445650

### Qualifications (Finance related)

Diploma of Financial Planning

Graduate Diploma in Financial Planning

Graduate Diploma in Applied Finance

### Professional memberships

FPA - Financial Planning Association

### Professional designations

CFP - Certified Financial Planner (FPA)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Debt securities
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- Salary, dividends and equity in the practice
- bonus where pre-determined criteria are met

Charter will typically retain 3% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Charter will pay Sage Financial Group the remaining 97% of the gross revenue received.

I have equity in Sage Financial Group and may receive capital and profit related benefits.

## About Jared Baker



Jared sees himself as more than a Financial Planner. To Jared, his career is about helping hardworking people make smart decisions with their money so they can live out their retirement without confusion or worry. Working for and alongside you, Jared will help you achieve your ideal lifestyle. Protecting your family from the unknowns and making small changes with significant outcomes, will ensure a regular income at retirement. Jared continues to meet not only all of the educational requirements, but his passion drives him to learn more about the financial industry to ensure his clients meet their goals. Nothing gives Jared greater job satisfaction than receiving photos of his clients living out their retirement dreams and knowing he played a part in helping them get there.

2018 State Value of Advice Award > 2019 National Value of Advice Award finalist

Experience	Commenced working in the financial services industry in 2010
Email	jbaker@sagefg.com
Authorised representative number	1007187
Credit representative number	474927

### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

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## About Nicholas Hatch

Nick has been providing professional, comprehensive financial advice and solutions to clients since 2005. He specialises in advising retirees and offers investment advice to grow, preserve and protect his clients' wealth. He also provides personal and corporate superannuation services.

Prior to Sage, Nick was a Director and co-owner of Allwest Financial Group which was successfully acquired by Sage in 2020.

Experience	Commenced working in the financial services industry in 2005.
Email	nhatch@sagefg.com
Authorised representative number	298563
Credit representative number	408565

### Qualifications (Finance related)

Graduate Certificate in Financial Planning

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Employer super
- Goals based investing
- Debt securities
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Charter and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

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- salary
- bonus where pre-determined criteria are met

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## About Benjamin Phoon



Simplicity and care are at the core of the services that Ben provides to his clients. In a world with an ever increasing amount of information, our clients have less time than ever. By breaking down the language of finance into simple terms, Ben ensures his clients know what they have, how long it will last and what they need to do to live the life they want. Ben became a Financial Planner to help relieve the everyday financial stress experienced by everyday people and help them build the retirement fund they have worked so hard for.

Experience	Commenced working in the financial services industry in 2013
Email	bphoon@sagefg.com
Authorised representative number	1238068
Credit representative number	483024

### Qualifications (Finance related)

Advanced Diploma of Financial Planning

Bachelor of Commerce (Investment Finance)

Bachelor of Economics (International Business Economics)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Debt securities
- Self-managed super funds (SMSF)
- SMSF borrowing
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## About Jamie Woolley



During his 10 year career in financial services, Jamie has built on his experience to apply smart technical strategies to help you with all those big financial milestones and pave the way for a financially secure retirement. He believes that a critical element to success is a clear plan that outlines a strong foundation to build upon. Providing a robust retirement plan, Jamie helps you to avoid common pitfalls and take you from what you need today, to where you want to be in the future. Jamie continues to develop his skills and is currently completing his Certified Financial Planner designation with the FPA.

Experience	Commenced working in the financial services industry in 2013
Email	jwoolley@sagefg.com
Authorised representative number	1267910
Credit representative number	511787

### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Planning

Bachelor of Commerce (Finance & Economics)

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Aged care
- Employer super
- Estate planning (I am authorised to advise on a limited range of estate planning solutions related to your financial products)
- Gearing and margin lending
- Securities (including listed securities and debt securities)
- Self-managed super funds (SMSF)
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

## How I am paid

I receive the following from our practice:

- salary
- bonus where pre-determined criteria are met

Charter will typically retain 3% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Charter will pay Sage Financial Group the remaining 97% of the gross revenue received.

## About Aaron Walters

As an adviser with over 14 years' experience, Aaron has a proven track record of building strong, long-term relationships with his clients. Working in partnership with his clients, Aaron appreciates the hard work and sacrifice his clients make in an effort to grow their wealth. Understanding this, Aaron embraces the opportunity to collaborate with clients to help them reach their financial goals.

Aaron can help you with superannuation, personal insurances, cash flow management, tax strategies, SMSF's and even succession planning for small business owners.

Experience	Commenced working in the financial services industry in 2007.
Phone	08 9445 2955
Email	awalters@sagefg.com
Authorised representative number	1246716
Credit representative number	536645

### Qualifications (Finance related)

Bachelor of Business (Accounting & Finance)

Graduate Diploma of Financial Planning

## The advice and services I can provide

I am authorised to provide the services listed in the **Our advice and services** section of this guide, except for the following:

- Employer super
- Gearing and margin lending
- Goals based investing
- Debt securities
- SMSF borrowing
- Protected Equity Loans, Instalment Warrants and Structured Products

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a credit representative of Charter and am authorised to provide strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an accredited mortgage consultant.

## How I am paid

I receive the following from our practice:

- salary
- bonus

Based on the above, the following contains my remuneration details:

- Charter will typically retain 3% (may be scaled down to 0%) of the gross revenue received for the recommended financial services and/or products. Charter will pay Sage Financial Group the remaining 97% of the gross revenue received.

# Schedule of fees

These prices should be used as a guide only. We will discuss your individual needs and agree our fees with you. The actual agreed fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

## Initial service fees

These are fees paid when you have agreed to receive our advice:

Initial service	Fee amount
Initial advice	Starting from \$2,500

## Fixed service fees

We offer the following services at these fees:

Service	Fee amount
Ad hoc advice <i>excluded</i> from your Annual Advice Agreement (if applicable)	From \$150.00 per hour

## Annual advice and service fees

We also offer services for the below costs for a fixed period of 12 months. The cost of those services are as follows:

Service	Fee amount
Annual review and advice	Starting from \$3,000

The amount of fees will depend on the service offering and these will be provided in a separate advice or services agreement.

## Commissions

We may receive commissions when implementing certain products for you, in line with the below. Any commission amounts will be disclosed to you when providing our advice. The following table is a guide of commissions we may receive.

Product type	Initial commission	Ongoing commission	Example
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 33% of the insurance premium each following year.	On insurance policies implemented from 1 January 2020, if your insurance premium was \$1,000, we would receive an initial commission of up to \$660. We would receive an ongoing commission of up to \$330.00 pa.

All fees and charges include GST.

If an agreed advice fee is charged then we may rebate all or some of the commission.