

financial services guide

Charter financial planning

Version 10.0 October 2008

Financial services guide

This guide contains information about:

- Charter Financial Planning
- The Authorised Representative
- The financial planning services and products the authorised representative can provide
- How Charter Financial Planning, your financial adviser and other related parties are paid for the financial planning services provided to you
- Any associations or relationships that could create potential conflicts of interest
- Details of who to contact should you have a complaint

Please retain this document for your reference and any future dealings with Charter Financial Planning.

Who is Charter Financial Planning?

Charter Financial Planning is wholly owned by the National Mutual Life Association of Australasia Ltd (NMLA) and is a member of the global AXA group (an international financial services organisation).

Charter Financial Planning is one of Australia's leading financial planning organisations and has been operating since 1996. Charter Financial Planning holds an Australian Financial Service Licence for providing both personal and general advice and can offer a range of financial services that are listed within this FSG.

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.



1300 Insurance
ABN: 126093696

Who is 1300 Insurance Pty Ltd?

1300 Insurance Pty Ltd is a corporate authorised representative of Charter Financial Planning.

1300 Insurance Pty Ltd is not authorised to provide any financial planning advice under their agreement with Charter Financial Planning Pty Ltd.

Insurance amounts and products are therefore not personalised and may therefore not be appropriate.

Contact details

Level 27, 101 Collins Street MELBOURNE VIC 3000

Postal address: Level 27, 101 Collins Street MELBOURNE VIC 3000

Telephone: 1300 467 872

Facsimile: 03 9653 9204

Referral fee / Commissions

Charter Financial Planning Pty Ltd will receive a referral fee of up to seventy percent of the initial premium and up to ten percent p.a. of the renewal premium paid by 1300 Insurance Ezicover.

This transaction is detailed as follows:

Via the website 1300 insurance Pty Ltd will offer a referral to the following products:

- 1300 Insurance Ezicover – Funeral Insurance
- 1300 Insurance Ezicover – Term Life Insurance
- 1300 Insurance Ezicover – Accidental Death
- 1300 Insurance Ezicover – Accidental Income

Insurance commissions are factored into the premium costs.

How is 1300 Insurance paid?

Charter Financial Planning will pass on one hundred percent of the gross revenue received from the products. 1300 Insurance will pay



Charter Financial Planning Limited ABN 35 002 976 294
Licence No. 234665
Level 9 750 Collins Street, Docklands, Victoria 3008

Charter Financial Planning a flat fee of two thousand dollars to be authorised to offer these products.

Other benefits

Some product providers may give Charter Financial Planning or 1300 Insurance Pty Ltd non-commission benefits such as entertainment or sponsorship. Both Charter Financial Planning and 1300 Insurance Pty Ltd maintain a register in line with industry standards to document any alternative forms of payment received. This register is publicly available and must be provided within 7 days of the request date.

- You may be referred to an external service provider to assist you in specialist areas. We may receive a referral fee or commission for introducing you to the service provider.

Payments to other professionals

Please note that 1300 Insurance Pty Ltd will not refer the client to any other professionals however the product provider may request you seek professional advice. 1300 Insurance will not receive any payments or commissions from this.

How can you give instructions to your financial adviser about your financial products?

As no financial adviser is involved in this transaction, any alternations to your product once established, will need to be made to Zurich Australia directly. Any queries should be directed to Zurich Australia on 131551.

What information is maintained in your file and can you examine the client file?

As this is a no advice arrangement, no personal details are required to be maintained by 1300 Insurance Pty Ltd.

Who may access the information you provide?

Your personal information provided on the 1300 Insurance Pty Ltd online, will be solely used by the product provider, Zurich.

Charter Financial Planning and 1300 Insurance Pty Ltd are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. The privacy policy for 1300 Insurance Pty Ltd is available on their website (www.1300Insurance.com.au)

What other documents might you receive?

You may also receive the following documents, designed to help you make an informed decision on any product.

Product Disclosure Statement (PDS)

The PDS relating to your 1300 Insurance Ezicover policy is accessible via 1300 Insurance online and should be read prior to making any decision to purchase this product. A PDS will

contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

Please note the PDS on the website may not always be the most up to date. This can be provided by www.zurich.com.au

Professional indemnity insurance

Charter Financial Planning and 1300 Insurance Pty Ltd maintain professional indemnity (PI) insurance policies. These arrangements 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, or personal information held, you should take the following steps:

- Contact complaint manager at 1300 Insurance on 1300 467 872 and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 3 days, please contact the Charter Financial Planning office on 137 292 or put your complaint in writing and send it to:

Charter Financial Planning
Attention: 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 by Charter Financial Planning, you may escalate your complaint to one of the External Complaints Schemes listed in the following table, of which Charter Financial Planning is a member.

Type of complaint	External complaints service
Financial advice, investments superannuation or insurance matters	Financial Ombudsman Service (FOS) on 1300 780 808
Personal information held	The Privacy Commissioner on 1300 363 992
The Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630 to find out which body may be best to assist you in settling your complaint.	