

Financial Services Guide

Part 2 (Adviser Profile)

Date updated – 01 / 01 / 2018

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 9 November 2015 and the Supplementary FSG dated 01/01/2018 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Securitor Financial Group Ltd ('Securitor'), and Michael Chettle Financial Planning Pty Ltd.

I am authorised by Securitor to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Securitor to distribute this FSG.

Securitor Financial Group Ltd
ABN 48 009 189 495 holder of
Australian Financial Services Licence No. 240687

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GPO Box 5265
Sydney NSW 2001

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Website: securitor.com.au

SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Michael Chettle and Michael Chettle Financial Planning Pty Ltd.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Michael Chettle and/or Michael Chettle Financial Planning Pty Ltd. The term 'Representatives' refers generally to Securitor's Authorised Representatives.

My Authorised Representative number is 298142 and the Corporate Authorised Representative number is 421699.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry.

I have spent over 11 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Prior to Securitor, I was a Financial Adviser with various financial organisations, as Financial Adviser.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold an Advanced Diploma of Financial and am a member of the AFA.

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I have an association with Michael Chettle Financial Planning Pty Ltd (78 157 981 792) as a director/employee. Fees and commissions are paid to Michael Chettle Financial Planning Pty Ltd by Securitor. Michael Chettle Financial Planning Pty Ltd is also a Corporate Authorised Representative of Securitor and is not a related company of Securitor. Michael Chettle Financial Planning Pty Ltd Authorised Representative number is 421699.

SECTION 2

THE SERVICES I PROVIDE

WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Securitor to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products

ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Securitor to provide advice or services in the following areas:

- Standard margin lending facilities;
- Derivatives;

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

PRIVACY STATEMENT

In addition to the information provided in the Securitor FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at michaelchettle.com.au and/or by calling us on (03) 6431 3973.

SECTION 3

FEES AND CHARGES

HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Michael Chettle Financial Planning Pty Ltd or Securitor or a combination of the two.

Michael Chettle Financial Planning Pty Ltd receives payment of fees for the services we provide directly from you except where otherwise agreed that you will pay Securitor directly. If any commission is payable, Securitor receives those commissions then pays up to 100% of those commissions to Michael Chettle Financial Planning Pty Ltd. A proportion of all the fees and commissions Michael Chettle Financial Planning Pty Ltd receives per annum, up to \$60,000 per financial year, is payable to Securitor.

I receive director fees and profit share as a director of Michael Chettle Financial Planning Pty Ltd. As determined by that company as appropriate from time to time.

I receive a salary as an employee of Michael Chettle Financial Planning Pty Ltd. I could also receive a performance bonus which may be based on certain performance criteria, such as the revenue I generate for Michael Chettle Financial Planning Pty Ltd. My bonus potential does not influence my advice or any recommendations made.

WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$6,600) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
 - a. a range from \$1,100 (min.) to \$6,600 (max.); or
 - b. \$150 per hour; or
 - c. 88% of premiumWhichever is the greater.
- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from \$880 to \$5,500.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

Michael Chettle Financial Planning Pty Ltd receives 100% of fees, commissions and incentives, and the remaining 0% is received by me. The directors of Michael Chettle Financial Planning Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders and staff.

WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

If you have been referred to me by an external party and you accept the services I provide, I may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by me to the external party and will be at no additional cost to you.

I do not receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor.

I may inform you that Liberty is able to provide particular credit activities, along with the contact information for Liberty. If you use the services of Liberty, I do not receive any payments for the referral.

SECTION 4

CONTACT & ACKNOWLEDGMENT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser: Phone: (03) 64313973
Fax: (03) 6432 3573
Michael Chettle and Michael Chettle Financial Planning Pty Ltd
Mobile: 0437 42 33 22
Email: admin@michaelchettle.com.au
Website: michaelchettle.com.au

ACKNOWLEDGMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 01/01/2018 and Part 2 (Adviser Profile) dated 01 | 01 | 2018

Client name: _____

Client signature: _____ Date received: _____

Client name: _____

Client signature: _____ Date received: _____

Complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Securitator Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 01/01/2018 and Part 2 (Adviser Profile) dated 01 | 01 | 2018 as follows:

Sent to (Client name(s)): _____

Sent on (Date): _____

Sent by (Name): _____

ACKNOWLEDGEMENT – ADVISER COPY (to be retained on client file)

I/We acknowledge that I was/we were provided with the Securitator Financial Services Guide Part 1 dated 9 November 2015, Supplementary FSG dated 01/01/2018 and Part 2 (Adviser Profile) dated 01 | 01 | 2018

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