

# Financial Services Guide (FSG)

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A guide to the services we provide and how we will work with you



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Important



Before we provide you with financial advice, you should read this Financial Services Guide (FSG) It contains the following important information to help you decide whether to use our services:

- Who we are;
- Initial and ongoing advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

About Us



The Trustee for Warren Robinson Family Trust, corporate authorised representative (CAR), number 346128, trading as Mango Wealth Creation, is authorised to provide financial services on behalf of Charter Financial Planning.

Mango Wealth Creation is a leading financial services provider.

Our business was established in 2004 and we have offices in Mudgeeraba and Broadbeach.

We will provide you with strategies that allow you to take control of your own financial future.

We build relationships with you and your family to secure each generation's financial well being.

Why you should choose Mango Wealth Creation

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development and undertake training programs so we are up to date with legislative changes to superannuation, investment, social security and tax environments.

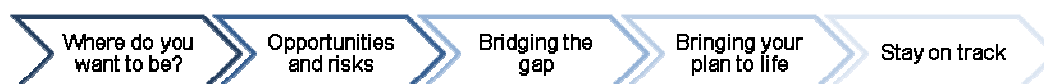
We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our financial advisers will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Our financial planning process

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



**Identifying where you want to be**

We help you identify your financial and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the range of issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

**Considering opportunities and risks**

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options you could use to reach your goals.

**Bridging the gap**

Based on the research we have conducted, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

**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.

**Staying on track with regular ongoing advice**

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.

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 Alex Warren



Your financial adviser, Alex Warren (ASIC number 283369), is an authorised representative of Charter Financial Planning.

### Education and Qualifications

Alex has a Bachelor of Business (majoring in Economics and Banking and Finance) from Queensland University of Technology. Alex has also completed the Diploma of Financial Services (Financial Planning) and is currently studying for the CFP certification.

### Experience

Alex worked at UBS Investment Bank in Sydney and London until late 2004. Initially employed in their graduate training program he rotated through various areas of the bank and twice topped their international training course in England. Twenty million dollar transactions were the average size of daily transactions that Alex dealt with when working for a Swiss investment bank. That was the starting point for Alex's career in the finance industry before becoming a financial planner.

From there, via a separate business called Mango Financial Services Alex has settled millions of dollars in residential and commercial loans and has been involved in the start-up and strategy advice of numerous businesses.

Alex has not only saved financial planning clients thousands of dollars a year through his expertise as a financial planner but saves them numerous headaches with his determination to get the top outcome for his financial planning clients. Investment wise Alex is the steady hand in the emotional rollercoaster of investing. Through rigorous research and an asset-based approach Alex works to deliver a successful "investment experience" to every financial planning client and helps clients steadfastly focus on the benefits of long-term investing. Alex is a rare financial planner where frozen funds are non-existent with his clients. Alex is a financial planner who provides a consistent and rational investment experience that his financial planning clients have benefited greatly from.

Alex Warren provides a customised service for clients to help them take control of their future through sound financial planning. By taking time to understand the financial objectives of each client, he provides objective advice to help clients reach their goals. Alex works on providing rewarding long term relationships based on trusted, knowledgeable advice.

Alex's personal interests include supporting the Broncos, travelling and spending time with his family. He is married to Nicol who works part time in Mango Wealth Creation and has three daughters, six year old Jessica, three year old Emily, and one year old Lily

### Memberships

Associate member of the Financial Planning Association

Professional Member of the Economic Society of Australia

## Advice we can provide

Alex 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

### Products

- Cash management trusts
- Retirement income streams
- Direct fixed interest
- Retail & wholesale managed investment schemes
- Socially responsible investments
- Hedge funds
- Master trust products

- Risk and insurance analysis
- Business succession planning
- Salary packaging advice
- Aged care accommodation
- Gearing strategies
- Superannuation products
- Personal and group insurance
- Business succession insurance
- Margin lending facilities
- Self managed super funds

Charter Financial Planning maintains an approved product list, containing financial products that have been researched by a number of external research houses. Only those products and services considered worthy of recommendation to our clients have been approved. A copy of the approved product list can be given to you if requested.

## 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 further advice we provide you for seven years. 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 Alex Warren directly with any instructions relating to your financial products.

The fees charged for the advice services of Mango Wealth Creation may be based on a combination of:

- A set dollar amount; or
- A percentage based of funds that you invest.

The advice fees of Mango Wealth Creation 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.

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.

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.

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 Mango Wealth Creation 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.

**Commission** - Please note that for services in relation to insurance, commissions may be paid as follows:

Initial commission –paid from insurance product providers, and

Ongoing commission - on renewal of insurance products.

Your advice fees will be calculated at the time Mango Wealth Creation provides you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

## Advice fees



### 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 Mango Wealth Creation 97% to 100% of the gross revenue received.

Alex Warren is paid a salary and bonuses from Mango Wealth Creation. Alex Warren also has equity in the business which may result in additional capital and profit related benefits.

### Other benefits Mango Wealth Creation 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 Alex Warren 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 and/or AMP may provide us with a cash payment based on total AXA and AMP product in force annual premiums and 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.
- **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.



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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 has approved the distribution of this FSG.

Charter Financial Planning is a Professional Partner of the Financial Planning Association (FPA) and we are fully committed to the FPA's Code of ethics and Rules of Professional Conduct. Charter Financial Planning is also a Corporate Member of the Association of Financial Advisers (AFA).

**Relationships and associates**

Alex Warren 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"> <li>The National Mutual Life Association of Australasia Ltd</li> </ul>	<ul style="list-style-type: none"> <li>AXA</li> </ul>
<ul style="list-style-type: none"> <li>National Mutual Funds Management Limited</li> </ul>	<ul style="list-style-type: none"> <li>AXA</li> </ul>
<ul style="list-style-type: none"> <li>NMMT Ltd</li> </ul>	<ul style="list-style-type: none"> <li>Summit</li> <li>Generations</li> <li>AXcess SMSF</li> </ul>
<ul style="list-style-type: none"> <li>N.M. Superannuation Pty Limited</li> </ul>	<ul style="list-style-type: none"> <li>Summit</li> <li>Generations</li> <li>North</li> </ul>
<ul style="list-style-type: none"> <li>Multiport Pty Ltd</li> </ul>	<ul style="list-style-type: none"> <li>Multiport</li> </ul>
<ul style="list-style-type: none"> <li>ipac asset management limited</li> </ul>	<ul style="list-style-type: none"> <li>iAccess</li> </ul>
<ul style="list-style-type: none"> <li>AMP Bank Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>
<ul style="list-style-type: none"> <li>AMP Capital Investors Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>
<ul style="list-style-type: none"> <li>AMP Superannuation Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>
<ul style="list-style-type: none"> <li>AMP Life Limited</li> </ul>	<ul style="list-style-type: none"> <li>AMP</li> </ul>

Alex Warren has a relationship with Mango Financial Services Pty Ltd. Charter Financial Planning is not responsible for any services and / or products provided by this entity.

**Privacy**

Mango Wealth Creation 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 Mango Wealth Creation for seven years. Please contact Mango Wealth Creation to review your file.

Charter Financial Planning and Alex Warren implement a privacy policy, which ensures the privacy and security of your personal information. You can request a copy of the policy from Mango Wealth Creation Alex Warren.

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