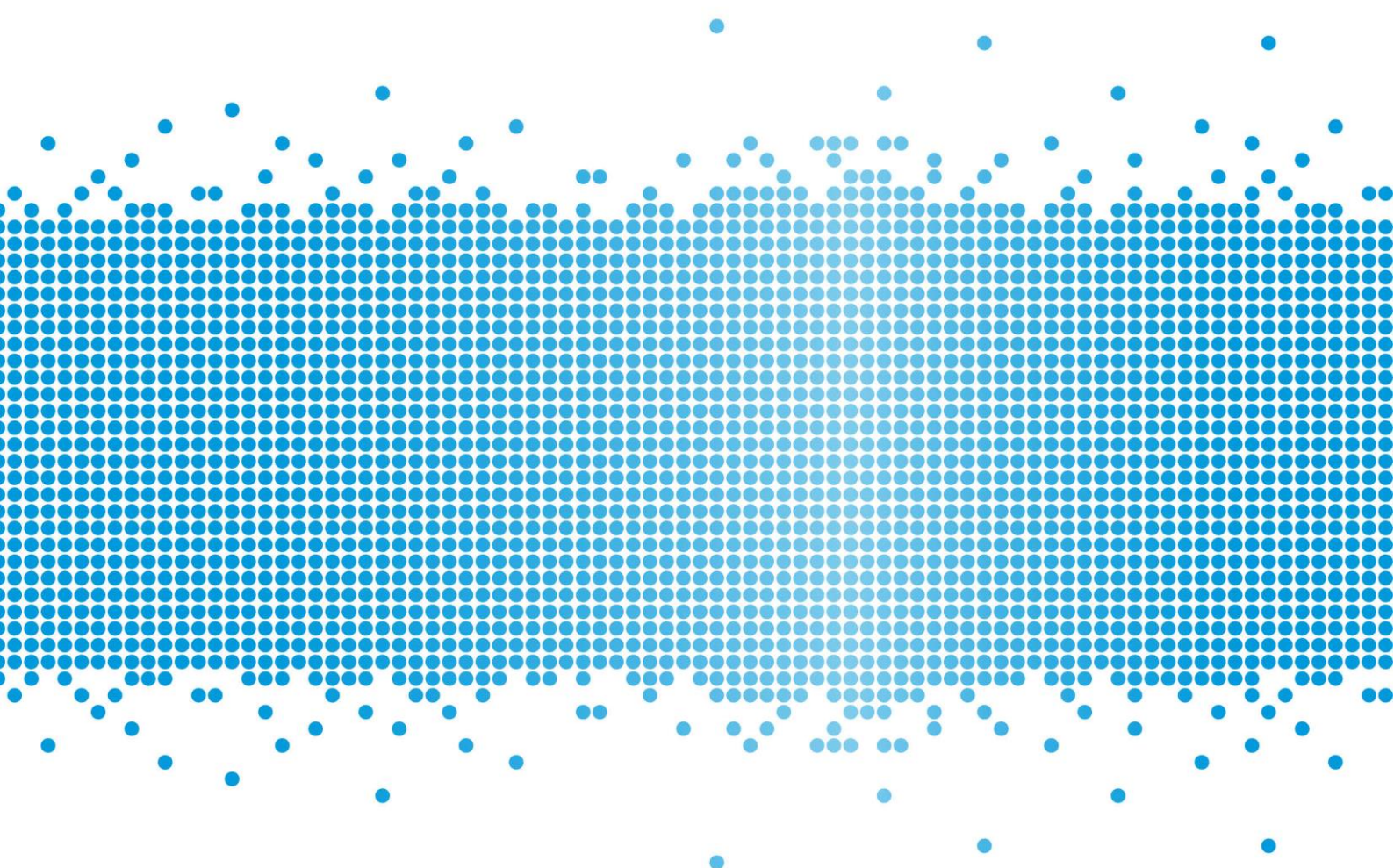


# Financial Services and Credit Guide



Version: 4.1

Date prepared: 31 March 2018



It is important that you read this Financial Services and Credit Guide (FSCG). It contains information that will help you decide whether to use any of the financial services offered by us, as described in this guide, including:

- 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 seven years. 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) 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 professionally manage that product.

# About our practice

Geographe Financial Group is a financial services advisory business specialising in providing quality financial planning advice to private clients and small to medium businesses.

Our Vision is to be the preferred choice of financial services in the South West region. For over 40 years our team at Geographe Financial Group have been partnering with our clients through life's financial journey.

Our business was established originally in 1976 by Bill O'Byrne. The business has evolved over time with Craig Gibson joining in 1986 and subsequently the formation of Geographe Financial Group.

Alex Eades, Justin Chandler, Anton Mann, Brent O'Byrne and Leanne Douglas all complement our advice team. We all harbour a range of financial planning expertise and a wealth of knowledge to provide strategies in line with our client's needs. Combined we have over 110 years' experience.

In July 2014 Geographe Financial Group acquired a successful Bunbury based business, South West Financial Management, which continues our growth and vision to be the leading provider of quality financial advice in the South West of WA.

Our knowledgeable, friendly support staff are here to help with your queries and provide the structural platform of our successful organisation.

## Summary of the business

<b>Name</b>	Geobay Nominees Pty Ltd trading as Geographe Financial Group
<b>Australian Business Number</b>	12 137 790 124
<b>Authorised representative number</b>	428573

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.

Geobay Nominees Pty Ltd has more than one office. Please see below for the office locations and contact details.

# Our practice locations

## Busselton

Address	Unit 3 & 4, Palm Court Arcade, 64 Kent St, BUSSELTON, WA 6280
Phone	08 9752 3344
Fax	08 9752 3361
Email	fpadmin@geofingroup.com
Website	www.geographefinancial.com.au

## Support staff

### In the Busselton office we our friendly support staff are:

Glenis Tate	Office & Client Services Manager
Leah Sakharova	Para planner
Annette Gibson	Administration
Malia Stokman	Administration
Janine Fish	Administration
Liana Kelly-Regan	Administration (Reception)

## Bunbury

Address	7B Parkfield Street, Bunbury WA 6230
Phone	08 9791 2533
Fax	08 9791 2543
Email	fpadminbunbury@geofingroup.com

## Support staff

### In the Bunbury office we have:

Keara King	Administration (Reception)
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## Our advice and services

We can provide you with personal and general advice about specific services and financial products listed below.

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 advice on	We can arrange the following products and services
— Investments strategies (strategic asset allocation and goals based investing)	— Superannuation, including retirement savings accounts
— Budget and cash flow management	— Self-managed superannuation funds (SMSF)
— Debt management (including borrowing for personal and investment purposes)	— Borrowing within your SMSF
— Salary packaging	— Employer superannuation
— Superannuation strategies and retirement planning	— Managed investments
— Personal insurance	— Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
— Estate planning	— Standard margin loans
— Centrelink and other government benefits	— Retirement income streams, including pensions and annuities
— Ongoing advice and services, including regular portfolio reviews	— Personal and group Insurance (life cover, disability, income protection and trauma)
— Aged care	— Life investment products including whole of life, endowment and bonds
	— Securities (including listed securities and debt securities)
	— Exchange traded funds and Listed investment companies
	— Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker.
	— Investor directed portfolio services
	— Limited selection of investment guarantees

Charter maintains an approved products and services list, which includes products issued by AMP companies and a diversified selection of approved Australian and International fund managers. 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 issued or promoted by the AMP Group or as otherwise approved by Charter and where appropriate to your circumstances.

As at September 2017, the lenders whose products are most commonly recommended by Accredited Mortgage Consultants authorised by Charter are:

— AMP Bank	— St George
— ANZ	— Bankwest
— NAB	— Westpac
— Commonwealth Bank	— ING Direct
— AFG Home Loans	— Macquarie Bank

## Tax implications of our advice

Under the Tax Agent Services Act 2009, Geobay Nominees Pty Ltd, trading as Geographe 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

If you do not require advice, I can also arrange for you to apply for limited types of financial products where I can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without my advice, I will ask you to confirm your instructions, which I will document in writing. You can ask me for a copy of this documentation at any time.

## 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 ongoing advice and services, the details will be documented and provided to you in a service agreement. This includes the frequency of contact between us, service standards that may apply, any ongoing fee arrangements and how the service 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 fees

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; and
- Ongoing advice.

### Payment methods

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

- BPAY, direct debit (savings), credit card or cheque; and
- Deduction from your investment.

All 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 details of our service fees, please refer to **Schedule of fees**.

### Fixed service fees

We offer the following services at these fees:

Service	Fee
Assistance to access superannuation benefits (I.e. Financial Hardship claim)	\$350

### 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 is a list of benefits we may receive other than those explained above. These are not additional costs to you. These benefits may be monetary or things like training, events or incentives we are eligible for.

In addition to the payments we may receive for our advice and services, we may receive other support services from the licensee. We may also be eligible to receive financial and training assistance, prizes and awards or events in recognition of financial planning excellence and innovation, and business performance. These benefits are paid at the licensee's discretion and the amounts are set by the licensee from time to time (usually on an annual basis).

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 recognition

We may qualify to receive a DMA payment to recognise our growth and professionalism. The DMA is based on a rate, calculated once per year, and determined by our ranking relative to other Charter Financial Planning practices. Up to 50% of all Charter Financial Planning practices may qualify for DMA payments. The relevant rate may range from 0% to 3.25%, depending on our ranking and whether or not we qualify for the certified quality advice program (see the "certified quality advice program" section below). The rate is then applied to our practice revenue of the prior year and paid to us in two instalments a year.

For example, if our DMA is set at 1% and our revenue for the prior year was \$200,000, we would receive a total of \$2,000 for that year, paid over two instalments.

### How our performance is ranked

Ranking of practices is determined yearly by a points system which is a broad measure of the growth and professionalism of our practice as compared to other practices in the Charter Financial Planning network. The points system is based on a combination of factors within a balanced scorecard such as

the quality of our services, compliance, our business goals and our engagement with our clients through a measure called Advice Growth Index (AGI). AGI measures the value of our fee for service revenue and the change in our clients' product holdings over the prior measurement period (usually a period of approximately 12 months).

### **Value participation scheme**

AMP will provide us a payment based on the total in force annual premiums on some AMP insurance products and funds under management in some AMP wealth management products. The amount paid is based on the following:

- A tiered rate of up to 3% is applied incrementally to total premiums on some AMP insurance products. For example, if a client takes out a qualifying AMP insurance policy with an annual premium of \$3,000, we may receive an annual payment of up to \$90 in respect of that policy, with the rate applied dependent on the total combined premiums from all qualifying AMP insurance products.
- A tiered rate of up to 0.25% is applied incrementally to the total funds under management in qualifying AMP wealth management products. For example, if an existing client with a qualifying AMP wealth product invests a further \$40,000 into that product, we may receive up to \$100 in respect of that specific investment, with the rate applied dependent on the total qualifying funds under management.

From 1 July 2014, all investments in AMP wealth management products by new clients have been excluded from the scheme.

From 1 January 2018, all premium for new policies from the relevant AMP insurance products have been excluded from the scheme.

### **Certified quality advice program**

On meeting eligibility criteria and gaining access into the program, we may become eligible for discounts on licensee fees, an increased purchase price under the buyout option and a 10% increase in DMA payment should we qualify. Eligibility is assessed on professional operations and processes, high quality advice standards and education.

### **Buyout option**

If we leave the financial services industry, we are eligible to sell the register rights of our client base to Charter Financial Planning Limited. 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 in the form of a multi-tiered development program, offered annually to qualifying practices.

### **Summit**

The Summit is a national convention available to advisers from all Charter practices. Charter subsidises the expenses of those who attend the convention up to a maximum value of \$1,200 per annum per practice.

### **Charter Leaders program**

Each year, practices that meet particular criteria may be awarded entry into the Charter Leaders program. The criteria is based on a combination of factors including the quality of services, business goals and rankings against other practices in Charter. The Charter Leaders program provides access to personal and professional development courses organised by Charter. Charter may subsidise the cost of these courses up to amounts as determined by Charter from time to time.

### **Business support**

We might receive financial assistance including subsidies or reimbursements for accounting, legal and bank fees; marketing or other once-off transitional support costs, to help us grow our business or implement appropriate succession planning options.

### **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 is a member of the AMP Group and has:

- 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 part of the AMP Group and as such Charter is affiliated with:

- |  |   |
|--|---|
| — National Mutual Funds Management Limited | — AMP Capital Funds Management Limited                |
| — NMMT Limited                             | — AMP Capital Investors Limited                       |
| — N.M. Superannuation Pty Limited          | — AMP Superannuation Limited                          |
| — Multiport Pty Limited                    | — AMP Life Limited                                    |
| — ipac asset management limited            | — Cavendish Superannuation Pty Ltd                    |
| — AMP Bank Limited                         | — Australian Securities Administration Limited (ASAL) |
| — SMSF Administration Solutions Pty Ltd    | — Super IQ 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 other business activities and relationships

### General insurance

The following Advisers are authorised representatives of Elders Insurance Geographe (Australian Financial Services Licence number 340965):

- Craig Gibson

If he provides general insurance services, then he will provide details in a separate financial services guide. When providing general insurance services, he does not represent Charter. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

Geobay Nominees Pty Ltd trading as Geographe Financial Group is not an authorised representative of Elders Insurance Geographe (Australian Financial Services Licence number 340965).

## 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 days, please contact AMP Advice Complaints on [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au), or put your complaint in writing and send it to:  
**Attention: National Manager, Advice Complaints**  
Level 16, 33 Alfred Street  
Sydney NSW 2000
- AMP Advice Complaints 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 below.

<b>Any issues relating to financial advice, investments, superannuation or insurance matters</b>	<b>Financial Ombudsman Service (FOS)</b> GPO Box 3 Melbourne VIC 3001  1800 367 287 <a href="http://www.fos.org.au">www.fos.org.au</a> <a href="mailto:info@fos.org.au">info@fos.org.au</a>
<b>Issues relating to credit matters</b>	<b>Credit and Investment Ombudsman (CIO)</b> Reply Paid 252 South Sydney NSW 1234  1800 138 422 <a href="http://www.cio.org.au">www.cio.org.au</a>
<b>Any issue relating to your personal information</b>	<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. You can also contact the **Financial Planning Association (FPA)** at <http://www.fpa.asn.au> to make a complaint (please note that the FPA cannot award compensation).

## 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;
- 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 AMP group in providing financial advice and services to you. A list of countries where these service providers are located can be found in the AMP 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 AMP 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 AMP Privacy Policy. The AMP Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

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

## Our Financial Advisers and Credit Advisers



I am a Director of Geographe Financial Group with over 40 years of experience in the financial planning industry. I enjoy working closely with my clients helping them through all stages of their financial lives. In March 2015 I had the honour of receiving the Gerald Lippman Award. This award considers the contribution the adviser has made to the financial planning profession, their involvement within their community, the support they offer their colleagues and the quality of their practice. The Trophy was presented to me by Kevin Stone, former managing Director of Charter Financial Planning.

Phone	08 9752 3344
Email	bill@geofingroup.com
Authorised representative number	250970
Credit representative number	407028
Qualifications	Advanced Diploma of Financial Planning
Memberships	AFA - Association of Financial Advisers FPA - Financial Planning Association

### 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
- Debt securities (Direct Fixed Interest)
- SMSF borrowing

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. 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
- equity in the practice

I am a director of Geographe Financial Group and receive a salary plus dividends from the practice.



## About Craig Gibson

I have been working in the financial planning industry since 1986, advising clients for over 30 years, on a vast array of financial planning and risk protection strategies. I am a joint Director of Geographe Financial Group and passionate about working with people who have a dream for a better and richer life. I bring a wealth of experience and knowledge to the business overall and believe that the advice relationship brings greater certainty to our clients financial lives and the best possible chance of achieving the financial outcomes important to them. I am married with 2 children and enjoy being an active member of our local community.

I am delighted say that I have recently been awarded the 2017 State Adviser of the Year Award from Charter Financial Planning (Charter), in recognition of the value and service overall I provide to clients. With over 700 advisers in our network, I consider it a significant achievement and honour to have won this award for something I do every day. It recognises the real difference financial advice can make to clients.



<b>Phone</b>	08 9752 3344
<b>Email</b>	craig@geofingroup.com
<b>Authorised representative number</b>	250967
<b>Credit representative number</b>	407027
<b>Qualifications</b>	Advanced Diploma of Financial Services (Financial Planning)
<b>Memberships</b>	AFA - Association of Financial Advisers FPA - Financial Planning Association

### 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
- Debt securities (Direct Fixed Interest)

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. 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
- equity in the practice

I am a director of Geographe Financial Group and receive a salary plus dividends from the practice

### My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with Elders Insurance Geographe. Charter has no involvement in these activities and is not responsible for any services, advice or products provided by this business.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.



## About Alex Eades

I have been advising clients with Geographe Financial Group since 2001. I have completed the Advanced Diploma of Financial Services and most recently the AFA FChFP designation. I enjoy coming to work each day with our great support staff and an experienced team of advisers, assisting me to help clients in all stages of life.

I am also involved with the Cancer Council doing pro bono financial planning work, which I have become very passionate about.

I love my cricket, basketball and AFL and are keenly involved in a number of senior and junior associations. When not playing, coaching or watching sport I like to make the most of our beautiful beaches and amazing Southwest with family and friends.

Phone	08 9752 3344
Email	alex@geofingroup.com
Authorised representative number	250323
Credit representative number	407026
Qualifications	Advanced Diploma of Financial Services (Financial Planning)
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:

- Securities (listed securities) (Adviser constructed)

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. 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
- share of revenue

I am an employee of Geographe Financial Group and earn a salary plus a share of revenue when certain criteria such as achieving sales targets are met





I am an Authorised Representative of Charter Financial Planning and have been working with Geographe Financial Group as a Financial Planner since July 2010. I work closely with 6 other advisers within this long established practice who have over 100 years' experience, and are supported by excellent support staff. I have completed my Advanced Diploma of Financial Services. My Beautiful wife and I along with our three children moved to Busselton from Cowaramup and have resided in the Busselton/Margaret River Region since 2002 enjoying the lifestyle the Margaret River region has to offer. I am a keen sportsman, currently playing tennis and participating in events such as fun runs and adventure races.



Proud Recipient of the 2016 State Value of Advice Award

Phone	08 9752 3344
Email	justin@geofingroup.com
Authorised representative number	362955
Credit representative number	407034
Qualifications	Advanced Diploma of Financial Services (Financial Planning)
Memberships	AFA - Association of Financial Advisers

## 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
- Gearing and margin lending
- Debt securities (Direct Fixed Interest)
- SMSF borrowing

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

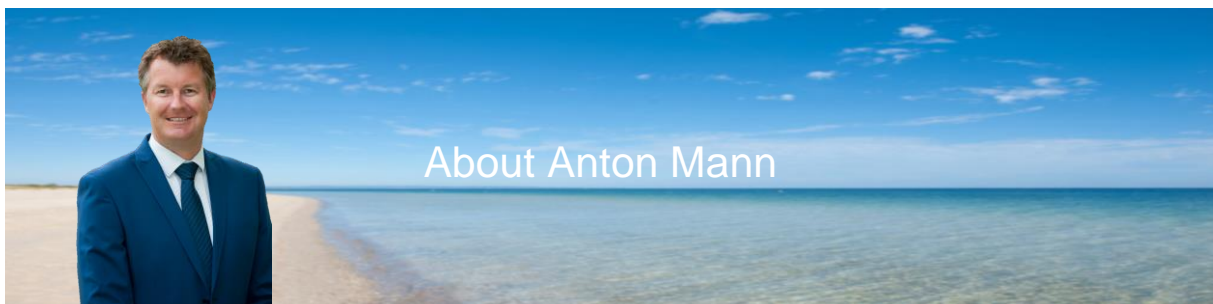
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I am an Authorised Representative of Charter Financial Planning and have been working with Geographe Financial Group as a Financial Advisor since 2010. I have lived in the Busselton area for over 20 years and have children attending High school in Busselton. I love our Southwest lifestyle and have interests in boating, fishing, diving, camping, kid's sports, football, running and sailing and am a member of a local Apex Club. I enjoy the relationship with my clients and especially enjoy advising, assisting and guiding my clients in achieving their goals. I work closely with a team of advisors with over 100 years' of experience between them, along with excellent support staff, to assist in providing to you, quality advice tailored to meet your specific needs and objectives.

Phone	08 9752 3344
Email	anton@geofingroup.com
Authorised representative number	385157
Credit representative number	407005
Qualifications	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:

- Aged care
- Employer super
- Exchange traded funds (ETF) and Listed investment companies (LIC)
- Gearing and margin lending
- SMSF borrowing

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

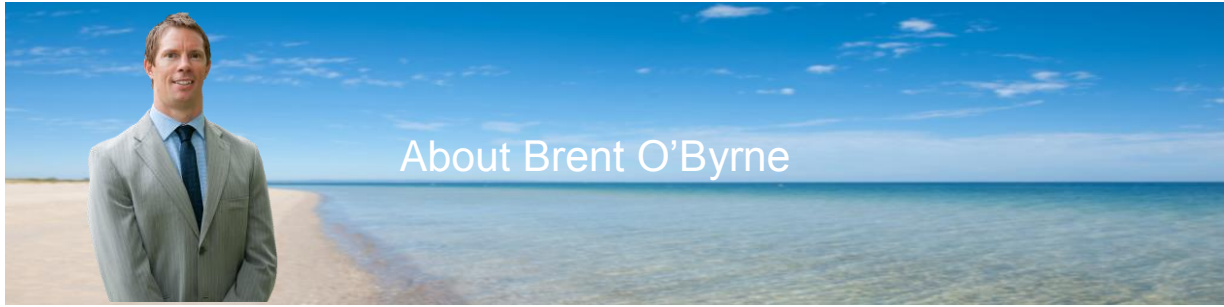
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## How I am paid

I receive the following from our practice:

- salary
- share of revenue

I am an employee of Geographe Financial Group and earn a salary plus a share of revenue when certain criteria such as achieving sales targets are met



I am an authorised representative of Charter Financial Planning and joined Geographe Financial Group as a financial planner in 2016. Having grown up in Busselton I have recently returned from Perth after 20 years with my lovely wife and three young boys. I love the southwest lifestyle and I am excited my children will also get to share this experience. I always felt great satisfaction in helping people achieve good results in my 15 years as a physiotherapist and I look forward to my next chapter in building great client relationships and outcomes with the help of the fantastic support staff at Geographe Financial Group. I work closely alongside the 6 other advisors in a well-established practice with over 100 years' of combined experience in providing quality tailored financial advice. I am also passionate about sport, the AFL and keeping fit in the beautiful surrounds of Geographe Bay.

Phone	08 9752 3344
Email	brent@geofingroup.com
Authorised representative number	1239531
Credit representative number	484601
Qualifications	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:

- Aged care
- Gearing and margin lending
- SMSF borrowing
- Limited selection of investment guarantees (MyNorth Investment)

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

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options. 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
- share of revenue

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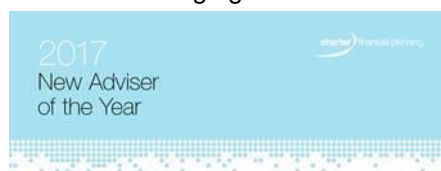
## About Leanne Douglas

I have been working in the financial planning industry for over 12 years. Commencing in 2004 at Geographe Financial Group, firstly in administration and then progressing through para planning to Advising. Over the years, I have established excellent client relationships, developed high levels of technical and strategic experience and gained knowledge and qualifications that have enabled me to become an Authorised Representative of Charter Financial Planning.

I enjoy creating long-term relationships with my clients, this enables me to understand you, and your financial ambitions and personal goals. My goal is to ensure you reach your goals by focusing on holistic advice and using a broad range of financial strategies that empowers you to make smart, informed decisions. Thus allowing you to build, protect and manage your assets while ensuring you remain on-track to achieve your personal and financial goals. I am here to help you achieve the best outcome for your future.

I bring innovative ideas, technical skills and strategic knowledge to our highly experienced Advisory team. I live in Busselton with my Husband and two children, who are extremely important to me, so I understand the complex nature of establishing financial security in an ever-changing world.

At our 2017 licensee celebration dinner, I was awarded the New Adviser of the year for Western Australian from the Charter Financial Advice Network. It recognises adviser who has demonstrated an outstanding commitment to their clients, community and the profession and I was very honoured to receive this award.



Phone	08 9752 3344
Email	leanne@geofingroup.com
Authorised representative number	1251571
Credit representative number	494936
Qualifications	Advanced Diploma of Financial Planning
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:

- Direct Fixed Interest

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

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