

## Financial Services and Credit Guide

Geobay Nominees Pty Ltd (ABN 12 137 790 124) trading as Geographe Financial Group is an Authorised Representative (Authorised Representative number 250967) of Charter Financial Planning Limited (“the Licensee”).

References to “our”, “we”, “us”, “me” and “I” refer to Geobay Nominees Pty Ltd.

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

- who we are and how to contact us
- the advice and services we provide
- information about the Licensee
- our fees and how we are paid in connection with those services
- how we manage your private information
- how you can complain about a matter relating to us

### Not Independent

Generally, we provide personal advice in line with the Licensee’s 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.

### Our contact details

#### Busselton

**Address:** Units 2-4, 62 on Kent  
62 Kent Street, Busselton WA 6280

**Phone:** (08) 9752 3344

**Fax:** (08) 9752 3361

**Email:** [fpadmin@geofingroup.com](mailto:fpadmin@geofingroup.com)

**Website:** [www.geographefinancialgroup.com](http://www.geographefinancialgroup.com)

#### Bunbury

**Address:** 7b Parkfield Street  
Bunbury WA 6230

**Phone:** (08) 9791 2533

**Fax:** (08) 9791 2543

**Email:** [fpadminbunbury@geofingroup.com](mailto:fpadminbunbury@geofingroup.com)

**Website:** [www.geographefinancialgroup.com](http://www.geographefinancialgroup.com)

## Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents 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). The SoA 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 our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us 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 Services (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 in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

## Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

## Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

## 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 can determine if our advice is still appropriate.

## Privacy Collection Statement

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

As part of the advice journey, 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 analyse your needs, objectives and financial situation, so our recommendations may not be appropriate or suitable for you.

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

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

- We and the Licensee may use this information to provide financial and/or credit advice and services to you;
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within the Group;
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist us and the Group to provide financial and/or credit 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 (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee 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 we or the Licensee 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 privacy complaint. For a copy of the Group Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

## Confidence in the quality of our advice

If at any time 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.
- Alternatively, you can contact the Licensee at:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - Online at [www.amp.com.au](http://www.amp.com.au)
  - In writing to:

### Attention: Advice Complaints Department

Charter Financial Planning Limited  
Level 25, 50 Bridge Street  
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about 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.

<b>Any issues about financial advice, investments, superannuation, insurance matters, or credit matters</b>	<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>
<b>Any issue about your personal information</b>	<b>The Office of the Australian Information Commissioner</b> GPO Box 5218, Sydney NSW 2001 1300 363 992 <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.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. The Licensee 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 also covers claims arising from the actions of former employees or representatives of the Licensee, even where subsequent to these actions, they have ceased to be employed by or act for the Licensee.

## About the Licensee

Charter Financial Planning Limited; ABN 35 002 976 294  
Australian Financial Services Licensee and Australian  
Credit Licensee; Licensee No: 234665

Registered office is at 50 Bridge Street, Sydney NSW 2000  
Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

## About the AMP Group

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

- National Mutual Funds Management Limited
- AMP Capital Investors Limited
- NMMT Limited
- SuperIQ Pty Limited
- N.M. Superannuation Pty Limited
- ipac asset management Limited
- AMP Bank Limited
- SMSF Administration Solutions Pty Limited

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.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

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 fees

We will discuss and agree the actual fees with you before we proceed and where relevant the fees and commissions

will be disclosed in the advice document provided to you. 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 one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

### Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

### Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

The following table outlines the range of fee we charge and 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. All fees and charges include GST.

#### Fee type & Description

##### Initial or ad hoc fees

The purpose of this meeting is for both parties to get an understanding of each other and to determine if we would like to work together. The fee is invoiced and payable prior to this meeting if you proceed with our advice this can be deducted from your initial plan fee. We will go through a fact finding process which enables us to document your current financial situations and allows us the opportunity to see what your current situation and financial goals are. At this time, we will be able to discuss and agree on what scope of advice you wish to address, as well as discuss and agree to the Initial Plan, Preparation and Research fee we will charge.

**Initial Consultation Fee:** \$495

##### Research, preparation and initial plan fee

Once we have completed the initial meeting, we then go through a thorough research process, which enables us to look at strategies to assist you in meeting your financial goals. At the end of this process we will ensure you are in a better position due to our advice and present our recommendations in a Statement of Advice.

Due to the complexity and time required we charge an initial advice fee, this is a set dollar amount.

The Initial Advice Fee you pay depends on the expected time required to research and prepare your advice and the level of complexity involved. These are fees paid when you have agreed to receive our advice:

**Plan preparation & research of your advice:** Between \$3,500 and \$20,000

**Plan preparation & research of risk only advice:** Between \$1,500 and \$20,000

#### **Annual advice and service fees**

You can elect to enter into a 12-month advice and services agreement as part of your financial planning strategy. The fee can range from a \$3,000 to \$20,000 depending on the level and complexity of service. Details of the services and fees will be set out within the agreement.

If this fee is charged as a percentage this can range from 0%-2.2% of funds under management. For example, if your account balance was \$300,000 and the annual advice package charge was 2.2%, your fee would be \$6,600.

#### **Fixed service fees**

We offer the following services at these fees:

**Assistance to access superannuation benefits (ie. financial hardship claim):** \$495

**Ad-hoc social security (Centrelink/DHS) advocacy and reporting:** \$660

#### **Additional advice and services**

Hourly rates will apply for all clients that have opted out or not transitioned to the annual service agreements. Additional Services are available by paying the following hourly rate. Such services would include advice on alternative investments, expense budget planning, insurance alterations, SMSF reviews etc.

**Financial Planner:** \$330 per hour

**Paraplanner:** \$150 per hour

**Client Services Officer:** \$80 per hour

#### **Commissions**

##### **Insurance:**

**Initial commissions:** 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%.

##### **Ongoing commissions:**

Up to 33% of the insurance premium each following year.

**For example:** 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 pa.

## Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events or other recognition we are eligible for. We may

receive benefits from product issuers 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.

From time to time, AMP Services Limited (ASL) may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

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

On 31 January 2020 we became eligible to receive DMA 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 until January 2023. Run off payments will not be made after January 2023. In 2022, the total amount of DMA received will be \$23,100. Eligibility to receive DMA run off payments is dependent on us continuing to be authorised by and meeting standards set by the Licensee.

### **Personal and professional development**

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to qualifying practices.

### **Placement fees**

From time to time the Licensee may 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 the Licensee. We may share in this fee based on the level of participation by our clients.

## Other business interests and relationships

### Equity partnership

We are 40% owned by Associated Planners Financial Services Pty Ltd which is a member of the AMP Group.

## Financial and Credit Adviser Profiles



Craig Gibson is an Authorised Representative (AR number 250967) and credit representative (CR number 407027) of the Licensee.

I have been working in the financial planning industry since 1986, advising clients for over 37 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 to say that in 2017 I was awarded the **2017 State Adviser of the Year Award** from Charter, in recognition of the value and service overall, I provide to clients. With over 700 advisers in our network at the time, 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.



### Contact details

<b>Address</b>	Units 2-4, 62 on Kent 62 Kent Street, Busselton WA 6280
<b>Phone</b>	(08) 9752 3344
<b>Email</b>	craig@geofingroup.com

### Advice and services I can provide

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

In addition to the areas listed in that section, I can also advise on:

- Margin lending facilities

### How am I paid?

Craig is a Director of Geographe Financial Group.

Craig receives a salary plus dividends from the practice:





Anton Mann is an Authorised Representative (AR number 385157) and credit representative (CR number 407005) of the Licensee.

I have been working with Geographe Financial Group as a Financial Advisor since 2010. I have lived in the Busselton area since the mid-nineties after moving here from another regional area. Our children have been lucky enough to grow up here in the South West.

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 thoroughly enjoy the relationship with my clients and especially enjoy advising, assisting and guiding my clients in achieving their goals and objectives. I work closely with a team of advisors, along with excellent support staff, to assist in providing to you, quality advice tailored to meet your specific needs and objectives. I believe quality advice can provide our clients the best possible chance of achieving these important outcomes.

#### Contact details

<b>Address</b>	Units 2-4, 62 on Kent 62 Kent Street, Busselton WA 6280
<b>Phone</b>	(08) 9752 3344
<b>Email</b>	anton@geofingroup.com

#### Advice and services I can provide

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

#### How am I paid?

Anton is an employee of Geographe Financial Group.

Anton receives a salary from the practice



Brent O'Byrne is an Authorised Representative (AR number 1239531) and credit representative (CR number 484601) of the Licensee.

I joined Geographe Financial Group as a financial planner in 2016. Having grown up in Busselton I have returned from Perth in 2016, 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. I work closely alongside the 4 other advisers 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.

#### Contact details

<b>Address</b>	Units 2-4, 62 on Kent 62 Kent Street, Busselton WA 6280
<b>Phone</b>	(08) 9752 3344
<b>Email</b>	brent@geofingroup.com

#### Advice and services I can provide

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

#### How am I paid?

Brent is an employee of Geographe Financial Group.

Brent receives a salary from the practice





## About Robert Lorrimar

Robert Lorrimar is an Authorised Representative (AR number 1270935) and credit representative (CR number 513505) of the Licensee.

I was fortunate to join Geographe Financial Group as an Associate Adviser in February 2020. Having spent most of my life living on a small farm near Bunbury, I had to re-locate to Perth to study and ultimately begin my career in financial advice before moving back home to the South West. After completing a Bachelor of Commerce majoring in both Finance and Accounting, I started my career in Financial Advice in 2015. Since then, I have also completed a Diploma of Financial Planning and gained valuable industry experience. I chose to work in Financial Advisory as I wanted a career incorporating my interests in finance combined with the satisfaction of changing people's lives for the better. My favourite part about my role is the personal, longstanding connections we make with clients.

I like to spend my spare time on the family farm, keeping a keen interest in WA agriculture. I also enjoy sport, spending the rest of my spare time running, cycling, playing cricket and watching the West Coast Eagles

### Contact details

<b>Address</b>	Units 2-4, 62 on Kent 62 Kent Street, Busselton WA 6280
<b>Phone</b>	(08) 9752 3344
<b>Email</b>	robbie@geofingroup.com

### Advice and services I can provide

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

### How am I paid?

Robbie is an employee of Geographe Financial Group.

Robbie receives a salary from the practice



## About Sean Spencer

Sean Spencer is an Authorised Representative (AR number 344080) and credit representative (CR number 372050) of the Licensee.

I have been working in the Financial Services Industry for over 35 years both in Australia and in the UK. I have lived in Bunbury since 1996 and have been providing advice and guidance to help clients for many years.

I have previously held Financial Adviser roles with a national bank within the Southwest Region and I started my own Financial planning business in 2010 and have enjoyed providing financial solutions to new and existing clients to help achieve their financial goals and aspirations.

I was looking to expand my business over the past few years and been working on ways to better provide clients with a sustainable and professional service now and into the future and becoming part of a larger business will provide the security, advice and support to achieve this.

I have been looking to work with Financial Advisors and business partners that share the same knowledge, ethics and professionalism that I do and commitment to place client needs as the number one priority and I am pleased to say that I have found this within Geographe Financial Group.

I have lived in the Southwest for many years, and I am married with 3 children and 4 grandchildren, I enjoy regular exercise, camping and catching up with friends and family.

I have assisted my clients to work towards and realise their dreams. I feel I have the experience to help them through the next stage of their life. I still feel as passionate about helping my clients and making a real difference in their lives now as I did when I first started.

### Contact details

<b>Address</b>	7b Parkfield Street Bunbury WA 6230
<b>Phone</b>	(08) 9791 2533
<b>Email</b>	sean@geofingroup.com

### Advice and services I can provide

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

### How am I paid?

Sean is an employee and shareholder of Geographe Financial Group.

Sean receives a salary plus dividends from the practice