

Financial Services Guide Part One

Version 1.3 | 01 November 2018 | GENERAL DETAILS | Issued with the authority of Chaucer Group Pty Ltd.

This document should be read in conjunction with the Financial Services Guide Part Two (Financial Adviser Details) which will be provided by an authorised representative of Chaucer Group Pty Ltd.

Why should you read this?

This Financial Services Guide (FSG) provides information about:

- Chaucer Group, its relationship with your Financial Adviser and other entities.
- Other documents you may receive.
- Financial services we provide, as well as our general fee structures.
- Collecting your personal information and providing instructions.
- How we resolve complaints.

About Chaucer Group Pty Ltd

Chaucer Group Pty Ltd ("Chaucer") is a 100% privately owned financial planning licensee originally founded in 2015 by four financial advisers. It operates under AFSL No. 480318.

The financial advice that you receive is provided by Chaucer's Financial Advisers. Information about your Chaucer Financial Adviser is included in Part 2 (Financial Adviser Details) of this FSG.

Chaucer Group Pty Ltd is not owned by, or aligned with, any financial institution.

The services we offer

Chaucer is authorised to provide financial advice on, and deal with, the following products:

- Deposit products;
- Government Debentures, Stocks & Bonds;
- Life Insurance Investment and Risk products;
- Managed investment Schemes;
- Retirement Savings Accounts;
- Superannuation; and
- Standard Margin Lending Facilities.

The scope of services that your Chaucer Financial Adviser can provide on our behalf is outlined in Part 2 (Financial Adviser Details) of this FSG.

Your financial plan

Each financial plan that we prepare is unique since it is based on your circumstances and designed to meet your own personal and financial goals.

If we provide you with financial advice, your Chaucer Financial Adviser will present to you a written Statement of Advice (SoA) which is your financial plan. For any subsequent advice, your Chaucer Financial Adviser may provide you with either another SoA or a copy of a Record of Advice (RoA).

Your Chaucer Financial Adviser will also give you the applicable Product Disclosure Statements (PDS) for all recommended financial products to help you decide.

We will also provide you with the details of the previous 12 months' fees that were paid by you to us through an annual Fee Disclosure Statement, where applicable.

Remuneration and benefits

Chaucer Financial Advisers are remunerated by way of fee for service, commission or a combination of the two. The remuneration is linked to the provision of advice in any area and is linked to recommendations related to specific financial products.

Chaucer may receive sponsorship support from Fund Managers or Life Companies. This money is paid out of the Fund Managers' and/or Life Companies' own resources and is not an additional cost to you. Sponsorship is paid to Chaucer to further educate and enable professional development of Chaucer Financial Advisers.

If you were referred to us by another person, that person may be paid a fee, commission or benefit in relation to that referral. Again, this is not an additional charge to you.

An outline of any such arrangements is provided in Part 2 (Financial Adviser Details) of this FSG, with more detailed information provided when you receive the relevant advice document.

The collection of your information.

Protecting your privacy

We collect personal information about you when you meet with your Chaucer Financial Adviser, request or use our services, email us, phone us or visit our website. This information may include:

- your personal objectives
- details of your current situation
- other relevant information.

We may also collect information about you from others, such as service providers, agents, advisers, brokers, employers or family members.

Where collecting sensitive information such as health and lifestyle information, usually for insurance purposes, we will ask you for your consent.

You do not have to disclose all of your personal information, however without it your Chaucer Financial Adviser may not be able to provide advice that is appropriate for your objectives, financial situation and needs.

Exchanging your information

We may exchange your personal information with third parties as permitted by law or for the uses listed below. Third parties include service providers where we outsource activities, persons acting on your behalf, other financial institutions, auditors, insurers and government agencies.

Using your information

We collect, exchange and use your information so that we can:

- provide advice that is appropriate for your objectives, financial situation and needs
- manage our relationship with you
- price, design and administer our services or inform you about other services that may be of interest to you; manage our risks; help identify and investigate illegal activity, comply with our legal obligations, and assist government and law enforcement agencies.

The law requires us to establish your identity and assess applications for products and services by confirming its accuracy. In particular, your Chaucer Financial Adviser will need to verify your full name, date of birth and residential address and to do so, they will need to sight and maintain records of various identification documents such as a driver licence or passport.

Respecting your privacy

We are committed to assuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality, we have adopted the principles set out in the Privacy Act. Chaucer's Privacy Policy will assist you in ascertaining how to complain, how your complaint is dealt with and provide further information on our personal information handling practices. Please refer to Chaucer's Privacy Policy available at our website www.chaucer.com.au or from your Chaucer Financial Adviser.

Fees

The cost of our services to you will be calculated based on the time that needs to be taken and how complicated your situation is. As a guide the following fee structure generally applies:

- The initial fees you pay will be determined by the services you select, the complexity of the advice and specific products you purchase.
- There may be a fee for the provision of initial advice, preparing a personalised SoA as well as the implementation of any recommendations contained within the SoA. Your Chaucer Financial Adviser will disclose the exact fee to you prior to the preparation process.
- We may also charge an ongoing service fee. The cost will depend on the review agreement between you and your Chaucer Financial Adviser. This fee and the payment options will be disclosed in the SoA provided to you, or in a separate Ongoing Service Agreement, before any work is undertaken.
- From time to time you may require other services from us. We may charge you on an hourly rate for these services. With respect to brokerage for ASX transactions, you will be charged for the actual cost of the share trading transactions. The charge will depend on the broker used. We will disclose to you the exact costs before executing the trades.

Commissions

We may continue to receive commissions on some products under existing arrangements permitted by law. Commission is a payment that is a percentage of either your premium (insurance products) or the amount you invest (investment products). In all cases you will be informed about the amount of the commission we will receive in the advice document we give you.

Please note that commissions from investment products are no longer made on new investments after the 30th of June 2013 but may continue on existing investments.

Ongoing review

Your Chaucer Financial Adviser can help you review your financial situation. This could be annually, or when your personal circumstances change, to ensure that the advice remains appropriate for you.

Instructing us

You may instruct your Chaucer Financial Adviser to buy or sell financial products on your behalf through telephone, fax, email or other means. We will, however, require email or written confirmation from you at all times. FSG Part 2 (Financial Adviser Details) contains the contact details of your Chaucer Financial Adviser.

Compensation arrangements

Chaucer holds professional indemnity insurance that satisfies the requirements of the *Corporations Act 2001* (Cth). It covers former Authorised Representatives whilst they acted on our behalf.

Complaints?

Internal Dispute Resolution

If you are unhappy with the services provided to you, please contact us on the following:

Chaucer Group Head Office (Complaints Manager)

Telephone 02 9894 5888

Email info@chaucer.com.au

Post PO BOX 5426, Greystanes, NSW 2145

Website www.chaucer.com.au

External Dispute Resolution

If the complaint can't be resolved to your satisfaction, you have the right to refer the matter to:

Australian Financial Complaints Authority (AFCA)

Telephone 1800 931 678

Email info@afca.com.au

Post GPO Box 3 Melbourne, VIC 3001

Website www.afca.org.au



Financial Services Guide Part Two

Version 1.1 | 10 May 2017 | FINANCIAL ADVISER DETAILS | Issued with authority of Chaucer Group Pty Ltd.

This document should be read in conjunction with the Financial Services Guide Part One (General Details) which will be provided by an authorised representative of Chaucer Group Pty Ltd.

Why should you read this?

This Financial Service Guide (FSG) is designed to inform you about:

- Who your Chaucer Group Financial Adviser is and how they can be contacted.
- Financial services and products your Chaucer Group Financial Adviser is authorised to provide.
- Fees or other costs your Chaucer Group Financial Adviser may charge.
- How your Chaucer Group Financial Adviser and any other relevant parties are remunerated.

Your Financial Adviser

Your Chaucer Group Financial Adviser is Roger Wheelahan (Roger), an Authorised Representative of Chaucer Group Pty Ltd. Adam's ASIC Authorised Representative number is 250443.

Roger is a Director of Wheelahan Services Pty Ltd (ASIC Authorised Representative No. 1261713) and trades as Smart Start Financial Services.

Roger joined the Chaucer group in 2018 as a financial adviser principle. His 18 year experience in the financial advice industry, covers the complex and simple needs of small business owners to sophisticated retirement planning clients, guiding them through the ever changing financial regulatory landscape. Roger has held senior managerial Financial Planning and mortgages, management positions for various high profile financial institutions.

However Roger has decided his passion is meeting and building relationships with clients and help them achieve their financial dreams and goals.

He has completed the Diploma of Financial Planning, Diploma of Financial Advice and Advanced Diploma of Financial Planning, and specialist education in SMSF advice. Providing pre and post retirement planning as well as complex insurance estate planning advice. Roger specialises in business succession planning for SME's, Self-Managed Superannuation Fund investment and lending structures, and assisting clients to plan for retirement whilst managing life's risks.

Roger has a special interest in guiding people along the road to long-term financial success, by coaching and assisting clients on budgeting and spending habits, helping client realise their financial goals using the strategies that best suits the clients need.

Contact details

Roger's contact details are:

Mobile: 0406 719 715

Telephone: 1300 088 930

Email: roger@smartstartfs.com.au

Address: 26 Bay Rd, Arcadia, NSW 2159

Website: www.smartstartfs.com.au

Authorisations

Roger can help you with any of the following:

- Increasing your wealth
- Managing debt
- Budgeting
- Superannuation strategies
- Salary packaging
- Tax planning
- Retirement planning
- Personal protection
- Redundancy
- Social security, Centrelink and Aged Care
- Estate planning considerations

Roger is authorised by Chaucer to advise on, and deal in, the following financial products:

- Deposit products (Cash and Term Deposits)
- Debentures, Stocks and Bonds issued by a government body
- Personal and Business Risk Insurance products
- Life Insurance Investment products
- Managed Investment Schemes
- Superannuation including Self-Managed Super Funds and Retirement Savings Accounts
- Retirement Income Streams
- Margin Lending

Limits on the advice that can be provided

It is important to note that Roger cannot provide advice on the following:

- General insurance
- Foreign exchange
- Direct property
- Securities (Direct Shares)

In addition, if Roger identifies that you require specialist advice on a particular product or service, he may refer you to a specialist who can help.

While Roger is a Registered Tax (Financial) Adviser, we would still encourage you to seek further advice from your tax specialist about the tax consequences of the recommendations provided.

Fees

Licencee fees

Roger is a Director of Wheelahan Services Pty Ltd t/a Smart Start Financial Services, which operates under Chaucer's Australian Financial Services Licence (AFSL).

Roger is entitled to up to 100% of the amount paid to Smart Start following the deduction of fees by Chaucer.

Smart Start Financial Services may pay Chaucer an annual Licencee fee of up to \$25,000.

Initial advice fees

A fee may be charged for the provision of initial advice, preparing a personalised Statement of Advice (SoA), as well as the implementation of any recommendations contained within the SoA. This fee will range from \$550 to \$22,000 (including GST).

Ongoing advice fees

Subject to you agreeing, an ongoing service fee may also be charged to manage and monitor the recommendations presented in your SoA. Fees will range from \$120 to \$25,000 per annum (including GST).

Consultation fees

From time to time Roger may be required to liaise or share information with other professional service providers concerning your personal situation. Roger reserves the right to charge an hourly rate of up to \$550 (including GST) to attend meetings, provide investment reports or professional advice.

Referral fees

If you have been referred to us, the referring party may be entitled to receive a referral payment of up to 30% of fees and commissions paid to Roger.

For example, if the net amount paid to Roger was \$1,000, the amount paid to the referring party could be \$300.

This is not an additional cost to you and is paid by Roger to the relevant referring party.

Commissions

As well as charging fees, we continue to receive commission on some products. Commission is a payment that is a percentage of either your premium (insurance products) or the amount you invest (investment products). In all cases, you will be informed about the commission we may receive in the advice document that we give you.

Examples of types of payments we may receive:

Product	Type of payment	Percentage (each year)	Based on \$1,000 (excl. GST)
Life or personal insurance	Initial fee	22% - 80%	\$220- \$800
	Ongoing fee	8.80% - 33%	\$88 - \$330
Wealth products	Initial Fee	0% - 5%	\$0 - \$50
	Ongoing Fee*	0%- 4%	\$0.00 - \$40

**From 30th of June 2013, the Ongoing fee is to be negotiated with the Adviser; older products may continue to pay inbuilt fees to the Adviser.*

Benefits

Bonus payments

Chaucer does not receive bonus payments from product providers.

Other benefits

In addition, Roger may be invited to participate, sometimes with their partners, in domestic and international educational conferences and seminars arranged by Chaucer Group. It is not possible to estimate a dollar value of these benefits at this time. Their attendance may be paid for in full or subsidised by Chaucer Group, or it may be at their own cost.

Chaucer Group Financial Advisers may receive minor benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise, and other minor benefits from Chaucer Group or product providers.

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time.

Any other benefits that Chaucer Group, Smart Start Financial Services or Roger Wheelahan may receive, will only be accepted to a value of less than \$300 per provider per year. If other benefits over this limit are received, they will be declined or if delivery has already been made, they will be disposed of in accordance with Chaucer Group's conflict of interest policy.

Conflicts of interest

Chaucer maintains a Conflicts of Interest register for circumstances where some or all of your interests may be inconsistent from some or all of Roger's interests or those of Chaucer Group. If you would like to see a copy of this register, you can contact Chaucer Group.