



Financial Services Guide Part Two

Version 1.4 | 1 January 2020 | 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 \$28,000.

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 may be up to \$12,000 (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. This fee may be up to \$12,000 (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

Chaucer Group does not allow its Advisers to receive or pay referral fees to a third 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 commissions we may receive:

Product	Type of payment	Percentage (each year)	Based on \$1,000 (incl. GST)
Life or personal insurance	Initial	0%-66%	\$0-\$660
	Ongoing	0%- 33%	\$0-\$330

Investment products	Ongoing*	0%-5%	\$0-\$50
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**Please note that these commissions have not been payable on new investments since the 30th of June 2013.*

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.

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 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.