



RIGHT CHOICE FINANCIAL

FINANCIAL SERVICES GUIDE

Version 1

8 September, 2014

Your Adviser

Chris Miles

Right Choice Financial Pty Ltd

Corporate Authorised Representative Number 421314

ABN: 24 167 117 739

Level 19 & 20 Chapel Street South Yarra VIC 3141

Tel: 1300 426 073

Fax: (03) 9826 3642

Email: cmiles@rightchoicefinancial.com.au

Website: www.rightchoicefinancial.com.au

CHPW Financial Authorised Representative Number 331587 (Chris Miles)

CHPW Financial Pty Ltd

AFSL: 280201

ABN: 87 110 598 368

17-19 Chessell Street, Southbank VIC 3192

PO Box 33233 Melbourne, VIC 3004

Telephone: (03) 9804 5135

Fax: (03) 9867 4505

www.chpw.com.au

This Financial Services Guide (FSG) contains important information about:

This Financial Services Guide (FSG) is provided to inform you of the financial services provided by Right Choice Financial Pty Ltd which is a corporate authorised representative of CHPW Financial Pty Ltd holder of Australian Financial Services License 280201. It is designed to assist you to decide whether to use them and also to comply with our obligations as a financial services licensee.

It contains information about:

- The financial services and advice we provide;
- Who will be advising you;
- Fees and other benefits that may be paid to Right Choice Financial, its representatives or related entities;
- How to communicate with us; and
- How complaints are dealt with.

It is an important document which will help you decide if you want to use the services being offered. You should read and understand this document before accepting any of the services offered. If you require additional information or clarification of any issues, then please ask us. Our contact details are set out above.

You are encouraged to ask your Financial Adviser about the services being offered, the costs involved and any other information included in this FSG.

When your Financial Adviser provides you with financial planning services you may also receive:

- a Statement of Advice, containing information about advice provided to you; and
- a Product Disclosure Statement, which provides information about products recommended to you.

The Financial Planning Process

Every client's need and objectives are unique; therefore Right Choice Financial develops an investment plan that is tailored especially for each client and attempts to meet individual client goals and objectives. Strategies implemented will be within the risk parameters you have previously outlined to us.

When the plan is complete it will be formally presented to you, and will outline any recommended strategies and explain how they will assist in meeting your short and long term goals and objectives. The plan will also clarify any significant risks of investment strategies recommended, and include information concerning any fees, commissions and other benefits your financial adviser may receive for implementing the investments.

Once you agree to proceed with the recommendations made in the plan, your financial adviser will assist you with the completion of all necessary documentation and the purchase of investments. The investment details will then be entered into the Right Choice Financial database to enable us to review the progress of your portfolio.

Section 1 – Before you get our Advice:

Your Questions	Our Answers
<p><i>Who will be providing the financial service to me?</i></p>	<p>Right Choice Financial Pty Ltd is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).</p> <p>Right Choice Financial is a corporate authorised representative of CHPW Financial Pty Limited ABN 78 110 598 368 who are the holder of an Australian Financial Services Licensee No. 280201.</p> <p><i>Contact details of the licensee are:</i></p> <p>CHPW Financial Pty Ltd Gnd Fl, 17-19 Chessell Street Southbank Vic 3006</p> <p>Telephone: 03 9804 5135 Fax: 03 9867 4505</p> <p>This FSG is issued with the authority of CHPW Financial Pty Ltd</p>
<p><i>Who is my advisor?</i></p> <p><i>Experience</i></p> <p><i>Qualifications</i></p>	<p>Your Financial Planner will be Chris Miles and his Australian Securities and Investments Commission (ASIC) representative number is 331587</p> <p>15 years in Financial Services industry</p> <p>Including 5 years in with Mercer and the last 10 years in private practice as a financial planner</p> <p>Diploma of Financial Services (Financial Planning) obtained from Kaplan Professional Education.</p> <p>Chris Miles is an Authorised Representative of Right Choice Financial Pty Ltd. If you do not wish to receive our advice, we may deal on your behalf by carrying out your instructions. If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.</p>

Your Questions	Our Answers
<p><i>What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?</i></p>	<p>Chris Miles is authorised by Right Choice Financial Pty Ltd to provide Financial planning advice</p> <p>Right Choice Financial provides advice on unit trust products, managed investments, debentures, superannuation, securities and insurance products. Provide financial product advice for the following classes of financial products:</p> <p>(i) deposit and payment products limited to: (A) basic deposit products; (B) deposit products other than basic deposit products;</p> <p>(ii) debentures, stocks or bonds issued or proposed to be issued by a government;</p> <p>(iii) life products including:</p>

Your Questions	Our Answers
	<p>(A) investment life insurance products (B) life risk insurance products (iv) interests in managed investment schemes including: (A) investor directed portfolio services; (v) retirement savings accounts ("RSA") (vi) securities; (vii) superannuation; and (viii) margin lending</p> <p>Any investment is only recommend to you after considering its suitability to your individual investment objectives, financial situation and needs.</p> <p>Right Choice Financial offers both personal and general advisory services.</p> <p>A Portfolio Monitoring Service, comprising a review of your portfolio can be arranged as part of the financial planning service.</p>
<p><i>Who do you act for when you provide financial services to me?</i></p>	<p>Right Choice Financial is responsible for the financial services provided including the distribution of this Financial Services Guide (FSG).</p> <p>Right Choice Financial Pty Ltd is a Corporate Authorised Representative number 421314 of CHPW Financial Pty Ltd who are an Australian Financial Services Licensee No. 280201.</p>
<p><i>How will I pay for the services provided?</i></p>	<p>You may pay a standard fee. Alternatively, we may receive a payment called commission, which is paid to us by the Financial Product issuers.</p> <p>You will receive a Statement of Advice (SoA) containing details of our fees and any payments made to us by Financial Product issuers.</p>
<p><i>Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?</i></p>	<p>We are a fee-for-service practice with these fees being outlined in the Statement of Advice provided to you. This will usually include an initial once off advice implementation fee as well as a monthly on-going advice fee agreed to by you.</p> <p>Alternatively, a fee or commission is charged which is payable from the money you invest. This commission ranges from 0 to 4.4% as an initial payment and 0% to 1.1% as a regular fee paid on a monthly basis.</p> <p>We may also receive commissions on personal insurance policies placed with various insurers. This is not an extra cost to you and the amount of commission paid depends on various factors including but not limited to; the amount of the annualised premium you pay and the percentage commission paid by the insurance company. Again this will be clearly outlined in the Statement of Advice provided to you.</p>
	<p>Right Choice Financial and your financial adviser may also receive additional benefits such as help with marketing expenses, complimentary or subsidised attendance at conferences, and other rewards such as gift vouchers, tickets to sporting events and invitations to social events. Benefits greater than \$300 in value are recorded in a Register which meets the requirements of the Financial Planning Association (FPA) Code of Practice on alternative forms of remuneration.</p> <p>Right Choice Financial advisers are provided with an approved product list (APL) approved by the license CHPW. This list includes products provided by Investment</p>

Your Questions	Our Answers
	product providers who may offer incentives to your Financial Adviser to promote the use of their products. These include increased commissions and volume bonus commissions which are usually dependant on the volume of placements in their products.
<i>Do any relationships or associations exist which might influence you in providing me with the financial services?</i>	Given that most managed funds pay a similar amount of commission; we don't believe we have relationships or associations which influence us. It is an issue we monitor constantly and we will inform you immediately; should we feel a relationship or association will begin to influence our advice to you
<i>When should I receive a Statement of Advice?</i>	<p>Your Financial Adviser may meet with you several times to discuss possible options before finalising their recommendations. Any general discussions should not be considered as advice and you should not rely solely on information given to you in discussions.</p> <p>You should only rely on advice documented to you in a Statement of Advice (SoA) and explained to you by your Financial Adviser. You should take the time to read and understand all Statements of Advice given to you, before signing or acting on them.</p> <p>In some circumstances you may not receive an SoA:</p> <ul style="list-style-type: none"> • General advice – such as advice provided in seminars and through newsletters will not have considered your personal circumstances and will not be documented in an SoA. • Further advice - Where you have previously received advice documented in an SoA, any further advice which is not significantly different to the initial advice will be recorded in a Record of Further Advice (RoA) which a copy will be provided to you by your adviser.
<i>Professional indemnity (PI) Insurance Cover</i>	Right Choice Financial has arrangements in place via the licensee CHPW to maintain adequate compensation arrangements including professional indemnity insurance as required by the Corporations Act. This insurance provides cover for claims made against CHPW Financial and its representatives/employees including claims in relation to the conduct of representatives/employees who no longer work for CHPW Financial but who did so at the time of the relevant conduct.

Section 2 – When you get our advice

Your Questions	Our Answers
<i>Will you give me advice which is suitable for my needs and financial situation?</i>	<p>Yes, but to do so Right Choice Financial needs to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.</p> <p>You have the right not to divulge this information to us, if you do not wish to do so.</p> <p>Important warning: You may decide to limit the scope of the advice provided by RIGHT CHOICE FINANCIAL if you only want advice on specific areas or because you want to reduce the cost of receiving advice. If you do this you</p>

Your Questions	Our Answers
	should understand that your Financial Adviser will not consider your full needs, objectives and circumstances when making recommendations.
<i>What should I know about any risks of the financial products or strategies you recommend to me?</i>	We will explain to you any significant risks of financial products and strategies which we recommend to you. If we do not do so, you should ask us to explain these risks to you.
<i>What information do you maintain on my file and can I examine my file?</i>	<p>Right Choice Financial maintains a record of your personal profile which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.</p> <p>Right Choice Financial are committed to implementing and promoting a privacy policy that will ensure the privacy and security of your personal information. A copy of our privacy policy is available for inspection via our licensee CHPW.</p> <p>If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.</p>
<i>Who else will have access to my personal information?</i>	<p>Right Choice Financial may disclose your personal information (as necessary):</p> <ul style="list-style-type: none"> • on a confidential basis to Right Choice Financial agents, contractors or third party service providers that provide financial, administrative or other services for the purposes of your investments and / or personal insurance; • where the law requires us to do so; or • if you consent.
<i>Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?</i>	Yes, you may provide instructions as to the management of your financial products. You can contact us by telephone, fax or email.
<i>Other services provided?</i>	Your financial adviser may provide services other than financial planning services. For example, they may also act as your business adviser or finance broker. While your adviser may provide these services you should understand that they are not provided under the licence held by Right Choice Financial.

Section 3 – If you have a complaint

Your Questions	Our Answers
<p><i>What should I do if I have a complaint?</i></p>	<ol style="list-style-type: none">1. Contact your Adviser by telephone to explain your situation and let them know of your concerns. Your Adviser will do everything possible to resolve your complaint promptly.2. Contact the CHPW Financial Complaints Manager on (03) 8862 6453 from 8.30am to 5.00pm Melbourne time, Monday to Friday.3. If your complaint is not satisfactorily resolved within 3 working days, you can refer the matter in writing to: Company Secretary CHPW Financial Pty Limited Po Box 2113 Camberwell West VIC 3124 <p>We will try and resolve your complaint quickly and fairly.</p> <ol style="list-style-type: none">4. If the complaint cannot be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service: GPO BOX 3 Melbourne VIC 3001 Ph: 1300 78 08 08 Fax: 03 9613 6399 www.fos.org.au <p>This service is provided to you free of charge.</p>
	<p>If your concerns involve ethical conduct you may wish to consider raising your concerns in writing with the Financial Planning Association of Australia Limited (FPA). PO Box 109 Collins Street West Melbourne VIC 8007</p> <p>The Australian Securities and Investment Commission (ASIC) also has a free call Info line on 1300 300 630 which you may use to make a complaint and obtain information about your rights.</p>
<p><i>Do you have a privacy policy?</i></p>	<p>You may at any time request a copy of the CHPW Financial Privacy Policy at any time. If you have any questions regarding the CHPW Financial Pty Limited Privacy Policy or how your information is treated, please contact:</p> <p>CHPW Financial Pty Ltd Ground Floor 17-19 Chessell Street, SOUTHBANK VIC 3006 Telephone: 03 9804 5135 Fax: 03 9867 4505 Website: www.chpw.com.au</p>

Please retain this document for your reference and any future dealings with CHPW Financial Pty Limited.

I/We
acknowledge receipt of this Financial Services Guide version 1 dated 08/09/2014.

Client signature 1:

Client name:

Date:

Client signature 2:

Client name:

Date:

