

Financial Services Guide



Part 2- Adviser Profile

Prepared on 24 April 2017

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My Details

Name	Georgi Leader
Company name	CHG Wealth Pty Ltd
Address	Level 1, 64 Griffith Street, Coolangatta QLD 4225
Postal Address	PO Box 909, Coolangatta QLD 4225
Telephone	07 5599 5747
Facsimile	07 5599 5810
Email	gleader@chgiw.com.au

CHG Wealth Pty Ltd (Rep. No. 1238774) has been appointed as a corporate authorised representative of Clarity Success Freedom Pty Ltd (Clarity Success Freedom Pty Ltd) AFSL No. 493340. The contact details of CHG Wealth Pty Ltd are listed above. I have also been appointed as an authorised representative of Clarity Success Freedom Pty Ltd to provide financial services on its behalf.

Authorised Representative Number: 333229

Qualifications

- Advanced Diploma of Financial Services (Financial Planning)
- Statement of Attainment: Margin Lending
- Statement of Attainment: Self Managed Superannuation Funds

Experience

I have been in Financial Planning since 2005 and began advising in 2010. I am passionate about helping my clients navigate their finances to achieve clarity, success in reaching their goals, and the financial freedom that allows them to live life. I address all aspects of client's financial lives from goal setting and budgeting, to strategies for debt reduction, investments, superannuation and insurance.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My services" by telephone, fax or email. Please refer to my contact details above.

My Services

I am authorised to provide the following services:

- Financial Advisory/Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Investor Directed Portfolio Service (IDPS)
- Standard Margin Lending
- Securities
- Self Managed Superannuation Funds

Fees and commissions paid to Clarity Success Freedom Pty Ltd

Initial commissions paid to Clarity Success Freedom Pty Ltd

Clarity Success Freedom Pty Ltd receives initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the funds you invest and / or the premium paid by you. The commission is deducted from the amount invested and / or premium paid when you purchase the product.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance investments, managed investments, superannuation, IDPS products: between 0% - 5% (GST inc.) of your investment amount; or
- Life Insurance risk products: between 0% - 130% (GST inc.) of the premium that you pay.

Ongoing commissions paid to Clarity Success Freedom Pty Ltd

Ongoing commissions are deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Clarity Success Freedom Pty Ltd by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment or the premium you pay.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance, investments, managed investments, superannuation, IDPS products: between 0%-3% (GST inc) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total 'upfront' commission paid by the product issuer to Clarity Success Freedom Pty Ltd will be between \$0 and \$650. Thereafter, the 'ongoing' commission paid to Clarity Success Freedom Pty Ltd will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your *Statement of Advice*.

Fee for service

Fees are charged for the preparation and implementation of my advice and ongoing management of your financial plan. Fees are calculated according to the complexity of the advice and support structure required in delivering on the achievement of your goals. Initial fees may range from \$495 to \$100,000 inclusive of GST for the implementation and first year management of your plan, however may exceed these ranges for particularly complex situations.

Ongoing advice fees vary depending on the services agreed to and complexity of your plan.

The actual fee will be quoted to you prior to you agreeing to proceed with the preparation of an SOA.

How am I remunerated

When CHG Wealth Pty Ltd receives either a fee or an initial or ongoing commission as a result of a recommendation I have made to you, CHG Wealth Pty Ltd is paid 100% of the commission and fees.

I am an employee of CHG Wealth Pty Ltd. CHG Wealth Pty Ltd pays me a salary from the commissions and fees received. In addition, I may be entitled to receive a commission on initial advice fees, first year management fees and insurance commissions received by CHG Wealth Pty Ltd.

Other benefits I may receive

As an authorised representative of Clarity Success Freedom Pty Ltd I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.