

# Regional Wealth Services Pty Ltd

## Financial Services Guide

AFSL 458328

ACN 168 163 657

### Contact Details

29 Central Avenue  
Torquay VIC 3228

PO Box 6494  
Highton VIC 3216

Phone: 03 52648879

[admin@chalmersfinancial.com.au](mailto:admin@chalmersfinancial.com.au)

[www.chalmersfinancial.com.au](http://www.chalmersfinancial.com.au)



### Authorised Representatives:

Chalmers Financial Pty Ltd (ASIC # 340971)

Paul Chalmers (ASIC # 265091)

Nathan Ritchie (ASIC# 345047)

Paul Rogers (ASIC# 1251072)

**Version 4:** 1<sup>st</sup> June 2017

**Authorised for distribution by Regional Wealth Services Pty Ltd**

## Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we\* offer. It contains information about:

- Regional Wealth Services Pty Ltd
- Chalmers Financial Pty Ltd
- Your Financial Adviser
- The services we offer and their cost
- How we are remunerated
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

\* In this document 'we' refers to Chalmers Financial and Your Financial Adviser.

## Regional Wealth Services

Regional Wealth Services is different to many financial planning practices as it holds its own Australian Financial Services Licence (458328) which has been issued by the Australian Securities and Investments Commission (ASIC).

Regional Wealth Services is an independently owned Financial Services Licensee.

Regional Wealth Services is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

## Chalmers Financial and Your Financial Adviser

Chalmers Financial has been appointed as a Corporate Authorised Representative of Regional Wealth Services.

Paul Chalmers, Nathan Ritchie and Paul Rogers have been appointed as Authorised Representatives of Regional Wealth Services.

Paul Chalmers is a SMSF Specialist Advisor™, holds a degree of distinction in Financial Planning with RMIT and is a Certified Financial Planner®.

Nathan is a SMSF Specialist Advisor™, and holds a degree in Commerce from Deakin University with majors in Finance and Financial Planning.

Paul Rogers is a graduate of Deakin University and has completed a Bachelor of Commerce with majors in Finance and Financial Planning.

We act on behalf of Regional Wealth Services who is responsible for the services that we provide.

## What services do we provide?

We are authorised to provide a comprehensive range of advice and dealing services:

- Superannuation advice
- SMSF advice
- Managed investment advice
- Securities advice
- Personal insurance advice
- Portfolio reviews
- Retirement planning advice

Note that Paul Rogers is not yet authorised to provide SMSF Advice.

## The financial advice process

We recognise that the objectives and personal circumstances of each client are different. What is right for one client may not be right for another.

We will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read. The Statement of Advice will explain the basis for the advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For managed funds and risk insurance recommendations, we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

## Fees

All fees are payable to Chalmers Financial Pty Ltd.

Paul Chalmers is the owner of Chalmers Financial and is entitled to the profits of the business.

Nathan Ritchie and Paul Rogers are employees of Chalmers Financial and are paid a salary. They may also receive a performance bonus depending on a number of factors including the revenue they generate for the business.

### Plan Preparation Fee

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

### Plan Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

## Ongoing Services Fees

Once your investments are established we may meet with you periodically to provide performance reports and update our advice.

We will charge a fixed fee depending on the scope and complexity of the ongoing service we provide to you. The services and fees will be set out in the SoA that we provide to you.

## Commissions

Chalmers Financial may receive commissions and other benefits from some product and service providers.

The commission amount will vary depending on the product or service which is recommended. We will inform you of the exact amount in the SoA or RoA.

### Investment Commissions

Chalmers Financial may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

### Insurance Commissions

Chalmers Financial may receive a one-off upfront commission when you take out an insurance policy we recommend. We may also receive a monthly commission payment for as long as you continue to hold the policy.

### Other Benefits

We may receive additional benefits by way of sponsorship of education seminars, conference or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

## Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact us.

Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Financial Ombudsman Service. You can contact FOS on 1300 780 808. This service is provided to you free of charge.

# Your Privacy

We are committed to protecting your privacy. We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information. Our full Privacy Policy is available on our website.