



## **CCFM Financial Group and You.....**

*“We provide a personalised financial planning service, and will work with you to help you to reach your goals.”*

### **Who is CCFM Financial Group?**

- We are a team of 4, all working together towards helping you to achieve your financial goals.
- Established in 2001, we service 1,200 clients representing more than \$75 million funds under advice.
- We are Authorised Representatives of GWM Adviser Services Limited – AFSL 230692.
- We are skilled in all aspects of financial planning, including superannuation, investment, finance and asset protection.

### **The Team:**

#### **Mark Danckert B.Ed; Dip FP – Partner**

Mark has been a financial planner since 1988, firstly with GIO, then NRMA where he was appointed as National Financial Planning Manager. He was a co founder of CCFM Financial Group in 2001.

#### **Anthony Thompson B.Arts; Dip FP – Partner**

Tony has 20 years experience as a financial planner, having worked for Advance Bank, NRMA and Perpetual. He joined CCFM Financial Group in 2004, becoming a partner in 2006.

#### **Michelle Haydon – Manager Client Services**

Michelle joined our team in 2006, having worked in banking and financial planning since 1996. She has a great deal of experience in assisting clients with all their needs.

#### **Jeanette Danckert – Client Services Officer**

Jeanette commenced in her role in 2007, and is available to assist you with your enquiries.

## **CCFM Financial Group's Process**

### **Our approach to financial planning is to -**

- Determine your financial and lifestyle goals, return expectations, investment time horizon and your risk tolerance; and to choose an appropriate mix of growth (i.e. shares, property) and defensive assets (i.e. bonds, cash).
- Diversify your portfolio across assets, asset classes and investment manager styles and rebalance this back to your risk tolerance.
- Outsource the selection of managers and rebalancing of your mix of assets to one of the largest research team's in the Australian market.
- Our process involves:

#### ***1) Strategy Development***

Before developing your individual strategy, we will identify your key lifestyle priorities and agree with you on four key variables -

- Timeframe
- Lifestyle priorities
- Cash flow Requirements
- Return v Risk

#### ***(2) Strategy Recommendations***

In developing your individual financial strategy, we will consider -

- Your objectives
- Tax
- Centrelink
- Superannuation
- Managed and Direct Investments
- Cash flow
- Debt
- Estate Planning

#### ***(3) Implementation***

Before we implement your strategy, we will -

- Revisit your goals and commitments
- Ensure that you understand and approve our advice

#### ***(4) Joint Ongoing Planning - Wealth Management Program***

Once you become a client of CCFM Financial Group, we will continue to work with you to achieve your goals through -

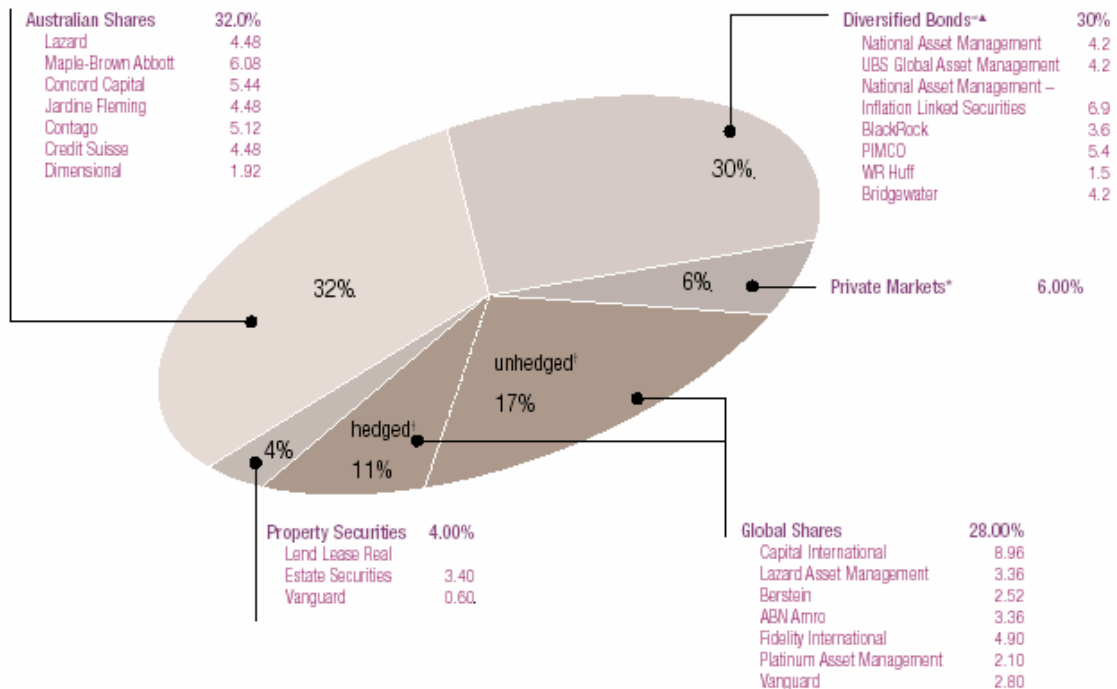
- Review
- Refocus
- Reinforcement

We offer access to the world's best investment managers in each asset class:



### An Example Client Portfolio - MasterKey Horizon 4

Strategic asset allocation as at December 2003\*



This one investment is diversified across:

- 6 Asset Classes
- Over 20 Managers
- Over 53 Countries
- Over 2,600 Securities

**In summary:**

It is our aim to provide you with personally tailored financial advice, give you access to some of the world’s best fund managers and to provide ongoing service so that you will have the best possible chance to achieve your lifestyle goals.

**We will not -**

- Try to pick the best fund managers; or
- Try and chase the next hottest asset class; or
- Make continual changes to your investment portfolio to make it appear as if we are controlling your portfolio – this is a costly and futile pursuit.

**We will -**

- Determine your lifestyle goals, return expectations and your risk tolerance to recommend an appropriate mix of growth and defensive assets for the long term;
- Use one of the largest research teams in Australia to hire, monitor, mix and rebalance the investment managers we use in your portfolio;
- Prepare an individually tailored financial strategy to address your situation and your requirements;
- Implement our recommendations; and
- Provide ongoing advice and service to help you achieve your goals.



## **CCFM Financial Group Schedule of Financial Advice Fees**

Our practice charges fees for the services we provide. The fees payable are dependant on the nature and complexity of the advice required. Our current schedule of fees is outlined below.

### **Initial Advice – New Clients**

We are required, by law, to provide any advice to you in writing. This entails:

- Professional consultation;
- Research and development of an appropriate investment strategy which will be tailored to assist in the achievement of your specific financial goals and objectives;
- Consideration of a diversified investment portfolio which is consistent with your identified tolerance to risk/volatility;
- Provision of a Statement of Advice detailing all the above as a record of our advice;
- Implementation of all recommended and agreed investments.

#### **Fee:**

- As per current Schedule of Fees (see page 6)
- Any additional costs for complex advice will be agreed with you before we commence work.
- All initial commissions payable on the placement of investments will be rebated to you in the form of additional investment units, unless you instruct us to take our fee from the commission payable; in which case we will rebate any difference.

### **Ongoing Adviser Service – Existing Clients**

We are required, by law, to provide any personal advice to you in writing. This may be done as either:

- A Statement of Advice, which is initially required where you request us to provide you with personal financial advice.
- A Record of Advice, which may only be used in very limited circumstances where there is no material change to your circumstances or to the previous advice we have provided.

## **Current Fee Schedule:**

**Initial Consultation:** At our expense

### **Investment Advice:**

Amounts From	\$ 1– \$100,000	2.20%
Amounts From	\$100,001 - \$300,000	1.75%
Amounts From	\$300,001 - +	1.10%
Minimum Advice Fee		\$660

*This fee applies to all new funds for which we provide advice. Our fee will be confirmed with you in writing before we commence any work, and you will be required to sign a service agreement. We will issue an invoice for our services, and rebate all initial commission unless you request that we deduct our fee from your investment, in which case we will rebate the difference. We reserve the right to charge a higher fee for complex advice, which we will discuss with you and advise you of in writing before we commence any work.*

**Adviser Ongoing Service Fee** 0.66%

*This fee can be paid by you from your investment, in which case we rebate all product issuer fees, including trailing commission which the fund manager pays to us from its fees to provide certain services to you.*

### **Risk Advice:**

We will receive the initial and trailing commission payable by the product issuer, which will be fully disclosed to you in writing when we provide our advice.

### **Self Managed Superannuation Fund Advice:**

Fund Establishment Fee (Individual Trustees Accumulation):	\$5,500*
Fund Establishment Fee (Corporate Trustee Accumulation)	\$6,160*
Fund Establishment Fee (Individual Trustees Pension):	\$5,775*
Fund Establishment Fee (Individual Trustees Pension):	\$6,435*

Annual Administration Fee: \$4,345 - \$5,250 per annum<sup>^</sup>

\* Includes all initial establishment and advice fees.

<sup>^</sup> Includes ongoing advice fee, annual return, financial statements and audit. The actual amount will depend on type of fund and trustee required, and the complexity of advice required.

***All fees quoted are current as at 21 July 2009, and include GST.  
CCFM Financial Group reserves the right to review fees periodically***

## **Privacy Notification Statement**

Your financial adviser, CCFM Financial Group and GWM Adviser Services Limited are committed to protecting the privacy of your personal information. Below is some information about how your personal information will be handled.

### **Your Financial Adviser is CCFM Financial Group.**

#### **Collecting your personal information**

As stated in the Financial Services Guide, your financial adviser CCFM Financial Group whose advisers are authorised representatives of GWM Adviser Services Limited, an Australian Financial Services Licensee, collects your personal information. This is done for the purpose of your financial adviser providing you with the financial services that you have requested, managing your financial adviser's relationship with you and contacting you about products and services in which you may be interested.

Your financial adviser is required under the Corporations Act 2001, Insurance (Agents and Brokers) Act 1984, certain policies issued by the Australian Securities and Investments Commission and its predecessors, Financial Transactions Reports Act 1988 and taxation laws to collect information about you when providing the financial advice that you have requested. If the personal information requested for the provision of the financial advice requested is not provided your financial adviser may not be able to provide the financial advice you have requested or will not be able to provide you with financial advice that is appropriate to your investment needs, objectives and financial circumstances.

#### **Using and disclosing your personal information**

Your personal information may be disclosed for purposes related to the provision to you of the financial advice you have requested. The types of service providers that may be provided with your personal information are:

- other financial advisers and organisations involved in providing the financial advice you have requested (which may include ongoing service) such as fund managers who assist us in providing financial advice and paraplanners;
- insurance providers, superannuation trustees and product issuers in connection with the provision to you of the financial advice you have requested;
- organisations that assist in operating a financial planning business such as those that provide administrative, financial, accounting, insurance, research, legal, computer or other business services;
- your representatives or service providers such as your accountant, solicitor, tax agent, stockbroker or bank;
- organisations involved in a business restructure or a transfer of all or part of the assets of the financial adviser's or their employers (if any) business;
- government authorities and other organisations when required by law; and
- organisations that you have consented to your personal information being disclosed to.

#### **Gaining access to your personal information and contacting us**

You can gain access to your personal information held by the financial adviser and CCFM Financial Group. In some circumstances allowed by law request for access can be denied. Your financial adviser and CCFM Financial can be contacted by calling 02 4365 3666

### **GWM Adviser Services Limited Section**

The privacy of your personal information has always been important to us at the National Australia Bank Group (“**Group**”). The Group is the National Australia Bank Limited and its subsidiaries such as MLC Limited and Custom Service Leasing Limited (trading as Custom Fleet). It includes all our banking, financing, funds management, financial planning, superannuation, insurance and e-commerce organisations.

This statement is an outline of certain matters relating to the collection and handling of your personal information by the Group. A further explanation of our privacy practices is set out in our Privacy Policy.

### **Collecting your personal information**

The purposes for which your personal information is collected will depend on the organisation with which you deal. Personal information is collected by Group organisations offering:

- **banking and finance products or services** such as personal accounts, loans, credit cards, term deposits, internet banking, e-commerce, derivatives, leasing and related lifestyle products or services
- **financial planning or investment products** such as managed funds, investment services, superannuation funds, investment bonds, retirement savings accounts and related lifestyle products or services
- **trustee or custodial services** such as safe deposit boxes or custody of assets for managed funds or superannuation funds
- **life insurance products or general insurance products** which includes those offered in conjunction with other Group products or services.

If you are, or may be acquiring, or have acquired a product or service from a Group organisation, it will collect your personal information for the purposes of:

- providing you with the relevant product or service (including assessing your application and identifying you)
- managing and administering the product or service
- protecting against fraud where it is a banking and finance, or insurance, product or service.

Group organisations may also collect your personal information for the purpose of letting you know about products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities in which you may be interested.

If a Group organisation does not obtain the information it seeks it may not be able to:

- process your request
- manage or administer your product or service
- tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs.

### **Using and disclosing your personal information**

In line with modern business practices common to many financial institutions and to meet your specific needs (such as where you have a financial adviser) we may

disclose your personal information to the organisations described below. Where your personal information is disclosed we will seek to ensure that the information is held, used or disclosed consistently with the National Privacy Principles in the *Privacy Act 1988 (Commonwealth)* and other applicable privacy laws and codes.

The relevant organisations are those:

- involved in providing, managing or administering your product or service such as third party suppliers, other Group organisations, loyalty and affinity program partners, printers, posting services, call centres, lenders mortgage insurers and our advisers
- which are Group organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to
- who are your financial adviser and their service providers
- involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems
- involved in a corporate re-organisation
- involved in a transfer of all or part of the assets or business of a Group organisation
- involved in the payments system including financial institutions, merchants and payment organisations
- involved in product planning and development
- which are your representatives including your legal advisers
- as required or authorised by law, for example, to government or regulatory bodies for purposes related to public health or safety, the prevention or detection of unlawful activities or to protect public revenue
- where you have given your consent.

In addition, for Group organisations offering:

- **banking and finance products or services** - other organisations to which personal information is usually disclosed are card producers, card schemes, credit and fraud reporting agencies, debt collection agencies, mortgage insurance companies, your guarantors, organisations involved in valuing, surveying, or registering a security property or which otherwise have an interest in such property, purchasers of debt portfolios, underwriters, re-insurers and other organisations involved in our normal business practices (such as securitisation).
- **financial planning or investment products** - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers, organisations in which you invest and other organisations involved in our normal business practices (such as securitisation).
- **trustee or custodial services** - other organisations to which personal information is usually disclosed are superannuation and managed funds organisations and their advisers and other organisations involved in our normal business practices.
- **life insurance products or general insurance products** - other organisations to which personal information is usually disclosed are medical professionals, medical facilities, health authorities, assessors, underwriters, reinsurers and fraud

detection agencies and other organisations involved in our normal business practices.

Your personal information may also be used in connection with such purposes. Because we operate throughout the world, some of these uses and disclosures may occur outside Australia.

**Consent**

It is our practice to seek your consent to use or disclose your personal information to tell you about other products or services from across the Group that might better serve your financial, e-commerce and lifestyle needs, or other promotions or opportunities in which you may be interested. This may be done after an initial marketing contact. We assume we have your consent to use service providers to assist us with this (such as a posting service or an advertising agency), unless you tell us otherwise (see “**Contacting Us**”, below).

**Gaining access to your personal information**

You can gain access to your personal information. This is subject to some exceptions allowed by law. We will give you reasons if we deny access.

Contact us to get a form requesting access (see “**Contacting Us**” below). In some cases, we may be able to deal with your request over the telephone or in person.

**Contacting Us**

To obtain more information about how we manage your personal information, or if you would like a copy of our Privacy Policy or a form requesting access, please call:

Personal superannuation, retirement income and investments	132 652
Business superannuation	132 652
Insurance	132 652
Lifetime	133 771
MasterKey Custom	1800 647 009
Or check our web-sites:	<a href="http://www.national.com.au">www.national.com.au</a> <a href="http://www.mlc.com.au">www.mlc.com.au</a>