

# **Minerds Bell Consultancy Group**

## **Financial Services and Credit Guide (FSCG)**

A guide to the services we provide and how we will work with  
you  
to achieve your goals



## Minerds Bell Consultancy Group

Clive Harris & Associates Pty Ltd (ABN 97 008 019 163) trading as Minerds Bell Consultancy Group is and Authorised Representative (Authorised Representative number 253165) of Charter Financial Planning Limited ('the licensee').

References in this guide to "our", "we", "us", "me" and "I" refer to Minerds Bell Consultancy Group.

This Financial Services and Credit Guide ("Guide") contains information that will help you decide whether to use the financial services we offer. It sets out:

- who we are and how we can be contacted
- the advice and services we provide
- information about our licensee Charter Financial Planning Limited (Charter)
- our fees and how we, your adviser and Charter, are paid relating to those services
- how we manage your private information
- how you can complain about a matter relating to us or Charter

## Not Independent

Generally, we provide personal advice in line with our Approved Product and Services List (APSL) which may include financial products and services associated with the licensee.

We may receive commissions from life insurance products we recommend and non-monetary benefits such as training and educational seminars from product providers. For these reasons, we are not considered independent, impartial, or unbiased.

## Our contact details

Address	79 Belair Road, Kingswood, South Australia 5062
Phone	08 8373 1711
Fax	08 8373 1722
Email	minerdsbell@minerdsbell.com.au
Website	www.minerdsbell.com.au

## About our practice

We understand that everyone's needs and goals are different. Whether you are looking for financial advice to help achieve your long-term goals or facing a life changing event, we are here to help you choose the right path by providing you with strategies that allow you to take control of your own financial future. We seek to build relationships with you and your family to secure each generation's financial wellbeing

Minerds Bell Consultancy Group has been providing tailored financial solutions to South Australians since 1975 when it was initially established by Clive Harris. Since Andrew Harris took over the business in 2001, Minerds Bell has evolved into an award winning, highly professional boutique financial planning practice, catering to the financial planning needs of all clients.

The Prophecy Wealth Management business was purchased in December 2011 and the business further expanded in 2017 when Silverstream Financial Solutions, which provides expert advice to pre-retiree and retiree clients, was acquired. In late July 2020, we welcomed the clients of SuperInsure in 2021 we welcomed clients from Zest for Life.

The practice currently employs 5 highly trained advisers with over 80 years of combined experience. In addition, we have 10 dedicated and friendly support staff.

## Documents you may receive in the financial planning process

We will provide you with several documents as you progress through your financial planning and advice journey. We may provide these documents electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SoA). The SoA contains a summary of your goals and the strategies and any financial products we may recommend helping you achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, because of our advice.

If we provide further personal advice an SoA may not be required. We will keep a record of any personal advice we provide you for seven years. You may request a copy of such records by contacting us during that period.

If we recommend or arrange a financial product for you, we will provide a Product Disclosure Statement (PDS), or Investor Directed Portfolio Services (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks, as well as the costs you will pay the product provider to manage that product. You should read any warnings in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## Our advice and services

We are authorised to provide personal or general financial advice on:

- Wealth Accumulation
- Personal insurance
- Superannuation strategies and retirement planning
- Retirement income streams, including pensions and annuities
- Budget and cash flow management
- Centrelink and other government benefits

We are authorised to provide advice on and arrange the following products:

- Superannuation
- Securities
- Retirement savings accounts
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Deposit and payment products, including basic deposit, non-basic deposit, and non-cash payment products
- Life Products – Investment life insurance
- Life Products – Life risk insurance (including life cover, income protection cover, total and permanent disability cover, and trauma cover)

Your adviser may also be authorised to advise on other specialist areas. These are listed in their adviser profiles.

## Transaction services

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice.

## Instructing us

You can give us instructions by telephone, mail, email, or other methods, as agreed with your adviser.

## Providing information to us

It is important that we understand your circumstances and goals, so that we can provide you with appropriate advice and services. You have the right not to provide us with any personal information. Should you choose to withhold information, or if information you provide is incomplete or inaccurate, the advice or services we provide you may not be appropriate for you.

It is also important that you keep us up to date by informing us of any changes to your circumstances so we can determine if our advice is still appropriate.

## Privacy Collection Statement

We are committed to protecting your privacy and outline below how we maintain the privacy of the information we collect about you.

As part of the advice journey, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to analyse your needs, objectives and financial situation so, our recommendations may not be appropriate or suitable for you.

We are also required to implement client identification processes under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006. We will need you to present identification documents such as passports and driver's licenses to meet our obligations.

We keep your personal information confidential and only use it in accordance with the AMP Group (the Group) Privacy Policy. Some of the ways we may use this information are set out below:

- We and the Licensee may use this information to provide financial and/or credit advice and services to you.
- We may disclose your information to other financial advisers, brokers and those who are authorised by the Licensee to review clients' needs and circumstances from time to time, including other companies within the Group.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial, or other services to assist us and the Group to provide financial and/or credit advice and services to you. A list of countries where these service providers are located can be found in the Group Privacy Policy.
- Your information may be used to provide information about opportunities that may be useful or relevant to your financial needs through direct marketing (you can opt-out at any time); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

We and the Licensee will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification, or improper disclosure. You can request access to the information we or the Licensee holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a privacy complaint.

For a copy of the Group Privacy Policy visit <http://www.amp.com.au/privacy> or you can contact us.

## Confidence in the quality of our advice

If at any time you are not satisfied with our services, the following will help you understand your options and find a resolution.

- Contact your adviser and tell them about your complaint.
- Alternatively, you can contact the Licensee at:
  - Phone 1800 812 388
  - Email [advicecomplaints@amp.com.au](mailto:advicecomplaints@amp.com.au)
  - Online at [www.amp.com.au](http://www.amp.com.au)
  - In writing to:

**Attention: Advice Complaints Department**

Charter Financial Planning Limited  
Level 25, 50 Bridge Street  
Sydney NSW 2000 Australia

They will try to resolve your complaint quickly and fairly. They will provide you with a decision about your complaint within 30 days of us receiving it.

We note that in some circumstances, it may not be possible for us to completely resolve a complaint within this timeframe. If you do not agree with our decision in respect of your complaint, or are otherwise unsatisfied with our response, you may escalate your complaint to one of the following External Dispute Resolution Schemes.

Any issues about financial advice, investments, superannuation, insurance matters, or credit matters	<b>Australian Financial Complaints Authority (AFCA)</b> GPO Box 3, Melbourne VIC 3001 1800 931 678 <a href="http://www.afca.org.au">www.afca.org.au</a> <a href="mailto:info@afca.org.au">info@afca.org.au</a>
Any issue about your personal information	<b>The Office of the Australian Information Commissioner</b> GPO Box 5218, Sydney NSW 2001 1300 363 992 <a href="http://www.oaic.gov.au">www.oaic.gov.au</a> <a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>

You may also contact the **Australian Securities & Investments Commission (ASIC)** on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. The Licensee is also covered by professional indemnity insurance, and this satisfies the requirements imposed by the Corporations Act 2001 and National Consumer Credit Protection Act. The insurance also covers claims arising from the actions of former employees or representatives of the Licensee, even where after these actions, they have ceased to be employed by or act for the Licensee.

## About the Licensee

Charter Financial Planning Limited; ABN 35 002 976 294 is an Australian Financial Services Licensee and Australian Credit Licensee; Licensee No: 234665. The registered office is at 50 Bridge Street, Sydney NSW 2000 Australia.

The Licensee has:

- Approved the distribution of this Guide
- Authorised us to provide advice and other services as described in this Guide.

## About the AMP Group

The Licensee is a member of the AMP group of companies. We can provide advice on products and services from a wide range of financial product and service providers, some of which are related or associated with the Licensee, namely:

<ul style="list-style-type: none"><li>● National Mutual Funds Management Limited</li><li>● NMMT Limited</li><li>● N.M. Superannuation Pty Limited</li><li>● ipac asset management Limited</li></ul>	<ul style="list-style-type: none"><li>● AMP Bank Limited</li><li>● SMSF Administration Solutions Pty Limited</li><li>● AMP Capital Investors Limited</li><li>● SuperIQ Pty Limited</li></ul>
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If we recommend a product issued by the AMP Group or a third-party product issuer, they will benefit from our recommendation by receiving product, administration, and investment fees, as well as fees paid by fund managers to distribute their product. These fees are all disclosed in the relevant PDS or IDPS guide.

The Licensee maintains an APSL, from a diversified selection of approved Australian and International fund providers, including companies related to the Licensee. These have been researched by external research houses as well as our in-house research team. The Licensee regularly reviews products and services to ensure they remain competitive with similar products that address similar client needs and objectives. Generally, we recommend products on the APSL. However, if appropriate for your needs, we may, subject to the Licensee's approval, recommend other products.

Authorised Representatives and/or staff employed in our business may hold shares in AMP Limited, whose share price may be favourably affected by the sale of products issued by AMP Group companies.

## Our fees

We will discuss and agree the fees for our advice with you before we proceed. Relevant the fees and commissions will be disclosed in the advice document provided to you.

Our fees will depend on factors such as the complexity of your circumstances and goals and the scope of the advice.

The fees charged for our advice and services may be based on a combination of a set dollar amount, or a percentage-based fee. Our agreed advice and service fees may include charges for one off or regular fees. We may also receive initial or ongoing commissions from certain product providers.

Advice fee payment methods include BPAY, direct debit (savings), credit card or cheque, deduction from your super or investment.

For more information on our services, please see our Schedule of fees which is available on request.

## Licensee fees

All permissible fees and commissions will be paid directly to the Licensee. It will then pass on the amounts due to us through its payment system. The Licensee charges us a Licensee Fee each year. The Licensee Fee is determined as an annual amount based on a number of factors, including our business revenue, the number of advisers and/or accredited mortgage consultants in the practice and a practice fee.

## Other costs

Other costs may apply in the process of providing our advice and services to you. We will agree all additional costs with you prior to incurring them.

## Other benefits we may receive

In addition to the payments explained above we may receive other monetary and non-monetary benefits, support services or recognition from the Licensee to help us grow our business. These are not additional costs to you. They could include training, badging rights, technology and technology support, marketing, financing, events, or other recognition we are eligible for.

We may receive benefits from product issuers that may include non-monetary benefits that are valued at less than \$300. We may also participate in business lunches or receive corporate promotional merchandise tickets to sporting or cultural events and other similar items.

From time to time, AMP Services Limited (ASL) may facilitate access to the Licensee and us to be trained and educated by product issuers on their products.

## Personal and professional development

The Licensee provides personal and professional development opportunities such as education and professional development programs, offered annually to practices that qualify.

## Placement fees

From time to time the Licensee may receive fees from brokers or product issuers (including AMP group companies) for arranging client participation in Initial Public Offerings (IPOs) of financial products. The fee, which is generally a percentage of the fee paid to the broker, varies from offer to offer and by the level of participation by the Licensee. We may share in this fee based on the level of participation by our clients.

# Financial and Credit Adviser Profiles

## About Andrew Harris



### Experience

Andrew commenced in the Financial Planning Industry in August 1995 and has been an Authorised Representative of Charter Financial Planning in Adelaide since 1996.

Andrew took over as Director of Minerds Bell in 2001 when his father, Clive Harris retired. Since Andrew took over the business, Minerds Bell has evolved into a highly professional, award winning boutique financial planning practice.

Andrew offers his clients his extensive experience in wealth creation, pre /post retirement planning and risk protection. He completed his Diploma of Financial Planning from Deakin University in 2002 and is a CERTIFIED FINANCIAL PLANNER

#### Award Winning Financial Planning Advice

2018 Winner Charter Financial Planning National "Practice of the Year"

2016 Winner Gerald Lippman Perpetual Trophy National Award

2015 Winner Charter Financial Planning SA "State Adviser of the Year"

2014 Winner Charter Financial Planning SA/NT "Value of Advice Award"

2011 Winner FPA CFP™ Best Practice Award South Australia Chapter

2009 Winner of the AXA Financial Advice Networks "State Value Of Advice Award"

2009 Winner of the AXA Financial Advice Networks "State Adviser of the Year"




2018  
Practice of the Year

State Winner





	
<b>Email</b>	andrew.harris@minerdsbell.com.au
<b>Authorised representative number</b>	250471
<b>Credit representative number</b>	406327
<b>Qualifications (Finance related)</b>	
Diploma of Financial Planning	
<b>Professional memberships</b>	
FAAA – Financial Advice Association Australia	
<b>Professional designations</b>	
CFP - Certified Financial Planner (FAAA)	
<p><b>The advice and services I can provide</b></p> <p>I am authorised to provide all the services listed in the Our advice and services section of this guide. In addition, I am authorised to advise on and deal in the following specialist areas:</p> <ul style="list-style-type: none"> <li>• Margin lending facilities</li> <li>• Self-Managed Super funds</li> <li>• Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee.</li> </ul> <p>Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.</p> <p>I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.</p> <p><b>How I am paid</b></p> <p>I am a director, shareholder and employee of Clive Harris &amp; Associates Pty Ltd and receive a salary plus dividends from the practice</p> <p><b>My other business activities and relationships</b></p> <p>In addition to providing the services listed in this guide, I have a relationship with MB Mortgage Solutions.</p> <p>I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.</p>	

## About Natalie Bordun



### Experience

Natalie has over 30 years of experience within various sectors of the financial industry, with 22 of those in financial planning. She completed her Graduate Diploma of Financial Planning with Deakin University in 2022, Diploma of Financial Planning with Deakin University in 2004, and is a CERTIFIED FINANCIAL PLANNER™ as designated by the Financial Planning Association.

Natalie is an Accredited Aged Care Professional™ as per the Aged Care Steps training program. As an Aged Care specialist she understands seeking the right advice can help you to make the right decisions and reduce the stress on you and your family.

Natalie's experience includes providing advice in the areas of superannuation, Self-Managed Super Funds, retirement, wealth creation, protection, Aged Care, gearing, redundancy packages, Centrelink issues and business succession planning.

### Email

natalie.bordun@minerdsbell.com.au

### Authorised representative number

299661

### Credit representative number

368394

### Qualifications (Finance related)

Graduate Diploma in Financial Planning

Awarded an Outstanding Achievement prize in postgraduate Financial Planning Unit

Diploma of Financial Markets

### Professional memberships

FAAA – Financial Advice Association Australia

Aged Care Steps

### Professional designations

CFP - Certified Financial Planner (FAAA)

Accredited Aged Care Professional

### The advice and services I can provide

I am authorised to provide all the services listed in the Our advice and services section of this guide. In addition, I am authorised to advise on and deal in the following specialist areas:

- Aged Care
- Self-Managed Super funds
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee.

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

#### How I am paid

I am a shareholder and employee of Clive Harris & Associates Pty Ltd and receive a salary plus dividends from the practice.

#### My other business activities and relationships

In addition to providing the services listed in this guide, I have a relationship with MB Mortgage Solutions.

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

## About Daran Thompson



### Experience

Daran commenced working in the financial services industry in 1998 and he has been an Authorised Representative since 2004. Daran is a member of the Financial Planning Association of Australia.

Daran's experience includes providing advice in the areas of superannuation, retirement, wealth creation, protection, gearing, redundancy packages, Centrelink issues and business succession planning.

### Email

daran.thompson@minerdsbell.com.au

### Authorised representative number

426736

### Credit representative number

446384

## Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

## Professional memberships

FAAA - Financial Advice Association Australia

### The advice and services I can provide

I am authorised to provide all the services listed in the Our advice and services section of this guide. In addition, I am authorised to advise on and deal in the following specialist areas:

- Self-Managed Super funds
- Derivatives (Limited to advising on and dealing in derivative-related products approved by the Licensee.

Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.

I am also a Credit Representative of Charter and am authorised to provide Strategic debt advice regarding how to structure debt, suitability of existing loan structures and repayment options. I am not authorised to provide credit assistance. If you require advice involving mortgages or other lending products, I can refer you to an Accredited Mortgage Consultant.

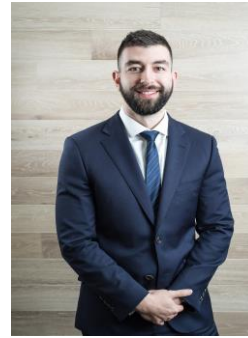
### How I am paid

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### My other business activities and relationships

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## About William Nicodin



### Experience

William (Will) commenced working in the financial planning industry in 2015 as an adviser assistant at Minerds Bell Consultancy Group. He initially completed a bachelors degree in International Business, Finance and Trade at UniSA and then furthered his education by completing a Diploma of Financial Planning.

Will became an Authorised Representative in December 2018 and following further study, an Accredited Mortgage Consultant. Will is qualified to provide advice on a wide range of areas including superannuation and retirement planning, wealth creation, personal insurance protection, Centrelink and other Government benefits.

### Email

william.nicodin@minerdsbell.com.au

### Authorised representative number

1269140

### Authorised credit representative number

512702

### Qualifications (Finance related)

Bachelor of International Business, Finance and Trade

Diploma of Financial Planning (Financial Services)

Certificate IV in Finance and Mortgage Broking

### Professional memberships

FAAA - Financial Advice Association Australia

FBAA - Finance Brokers Association of Australia

### The advice and services I can provide

I am authorised to provide all the services listed in the Our advice and services section of this guide.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options As an Accredited Mortgage Consultant, I can provide advice on mortgages or other lending products under MB Mortgage Solutions.

### How I am paid

I am an employee of Clive Harris & Associates Pty Ltd and receive a salary from the practice.

## About Paul Cameron



### Experience

Paul has been working in the financial services industry since 1989 and as Financial Planner for 21 years. He has completed an Advance Diploma of Financial Planning and is a member of the Financial Advice Association of Australia.

He is focused on clients achieving their financial goals and provides advice on a wide range of areas including superannuation, retirement planning, wealth creation and personal insurance.

### Email

paul.cameron@minerdsbell.com.au

### Authorised representative number

1006365

### Authorised credit representative number

552940

### Qualifications (Finance related)

Advanced Diploma of Financial Services (Financial Planning)

### Professional memberships

FAAA - Financial Advice Association Australia

### Professional designations

Financial Planner – AFP (FAAA)

### The advice and services I can provide

I am authorised to provide all the services listed in the Our advice and services section of this guide.

I am also a Credit Representative of Charter and am authorised to provide credit advice regarding how to structure debt, suitability of existing loan structures and repayment options As an Accredited Mortgage Consultant, I can provide advice on mortgages or other lending products under MB Mortgage Solutions.

### How I am paid

I am an employee of Clive Harris & Associates Pty Ltd and receive a salary from the practice.