



WEALTH GROUP

## FINANCIAL SERVICES GUIDE – Part 1

### Let Us Guide You

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services we offer and whether they are appropriate to meet your needs. This FSG provides you with important information on how to engage with one of our Financial Advisers who is your advice provider.

This FSG should be read in conjunction with the Adviser Profile and covers the following:

- Information about Crown Wealth Group Pty Ltd, “Crown” as a licensee
- Details on how you may instruct your Adviser
- Who will be responsible for providing the financial services?
- Details of the financial services and/or products Crown can provide
- The documents you may receive
- Remuneration received by your Adviser
- Other forms of remuneration or benefits
- Privacy (i.e. collection and handling of your personal information)
- The complaints procedure
- Compensation arrangements in place

Please take the time to review this document before engaging our services.

Throughout this FSG Crown is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Crown’s authorised representatives.

### Who we are and what we stand for

Crown is the holder of AFSL No: 494274. Under the Corporations Act and our licensing obligations regulated by the Australian Security & Investment Commission (ASIC) and the Financial Adviser

Standards and Ethics Authority (FASEA), our Financial Advisers. “Advisers” act on our behalf and accordingly, we are responsible for the financial advice and services they provide.

### Our responsibility

Our Advisers are committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

Your Adviser is obliged by law to act in your best interests and provide appropriate advice, when providing financial advice to you.

As part of our commitment to you, Crown Advisers adhere to the FASEA Codes of Ethics and the Tax Practitioner Board Code of Ethics.

### The Adviser Profile

Prior to providing any personalised financial advice products and/or services our Advisers are required to provide you with a copy of this FSG along with their Adviser Profile which is Part 2 of this FSG.

The Adviser Profile contains important information about your Adviser. This includes their Authorised Representative number and/or Corporate Authorised Representative number (if applicable), accreditations, qualifications and experience, areas of advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

If you have not received an Adviser Profile, please ask your Adviser for a copy or contact us (see page 5 for contact details).

### What we can provide

Crown is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies including budgeting
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice
- Centrelink planning
- Salary packaging

We can advise on the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation (all)

Crown maintains an Approved Product List (APL). Subject to meeting the required training and authorised area of expertise, your Adviser is able to recommend any product on the Crown's APL.

There may be instances where your Adviser will need to consider products outside of the APL. In these cases, your adviser may apply to Crown's Research Department to obtain a one-off product approval.

## Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances.

At the initial advice appointment, your Adviser will typically gather the relevant information by using a client data collection form. You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances.

Your Adviser will also need to verify your identity.

When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

- Letter of Engagement
- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)
- Renewal Notice

The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures, including details of any remuneration payable.

Where you receive ongoing or further advice, a RoA may be provided.

A PDS will be provided if a product recommendation is made and includes detailed information on the

financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

An FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12 months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.

Should you commence an ongoing fee arrangement for the first time after 1 July 2013 (or in circumstances where the ongoing fee arrangement is significantly varied after 1 July 2013), your Adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the ongoing fee arrangement. You may request in writing a copy of any advice document up to seven (7) years after the advice has been given.

## How to give instructions

Your Adviser may accept your instructions by phone, letter, email or fax. In some instances, your Adviser can only accept written instructions from you and they will let you know when this occurs.

## Your privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right not to provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

Crown respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please see our Privacy Policy.

This Policy is located at:

[www.crownwealthgroup.com.au](http://www.crownwealthgroup.com.au) or contact us on 1300 722 174 to obtain a hard copy.

## Disclosure of information

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers

Crown may engage third party service providers to assist in the provision of products or services.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents for Crown Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Please discuss your concern (if any) with your Adviser at your first meeting.

## Adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- An implementation fee; or
- Commission on insurance payments from product providers where applicable; or
- A combination of any of the above.

Details of the fees that you will be charged will vary based on the service you engage your Adviser for. Your prior consent regarding any, fees & benefits to be paid to your Adviser will be obtained prior to the financial service being provided. Agreed services and the applicable fees will be outlined to you in the Adviser's terms of Engagement. All fees are inclusive of GST.

All fees and/or commissions are initially paid to Crown before being distributed to your Adviser's Practice after licensing fees and other associated costs are deducted.

## Licensee remuneration

Crown receives a flat fee or % of the revenue of the Adviser's remuneration for the provision of services required under its Australian Financial Services Licence.

## Referrals

Crown is fully aligned to the FASEA Code of Ethics whereby your Adviser must abide by the Code when referring you to a third party for a service that they can't provide and in reverse, if a third party refers you to the adviser. Provided that there is no conflict of interest for the Adviser and that the service is in your best interest, the third party may receive a fee for the referral.

If your Adviser referred you to a third party for a service they could not provide, the Adviser can't receive a referral fee. The Advisers' employer can receive the fees provided it does not create a conflict for your Adviser. It is important to note that your Adviser will only refer you to another party if it is in your best interest to do so.

As part of the Code, you must give free, prior and informed full consent for any benefit that will be obtained before being referred.

You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

## Other forms of remuneration or benefits

Crown and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance of conferences) and is relevant to providing financial product advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider.

Payments or benefits received are disclosed in your Adviser's register. A copy of the register is available upon request.

## Related companies

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

## Training and Development Support

Crown may receive payments or benefits from product providers in return for granting rights to promote their product and give presentations at conferences and/or professional development training days.

Crown will use these payments to pay for costs associated with the education components of such conferences, training of Advisers or professional development days.

## Professional Indemnity

Crown maintains a policy which includes appropriate Professional Indemnity Insurance cover for Crown and your Adviser for the financial services they provide to you as required by the Corporations Act 2001 and the financial services regulations.

## Reporting your concerns

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

# CONTACT US

Crown Wealth Group  
 PO Box 224, WARNERS BAY NSW 2282  
 T: 1300 722 174  
 E: [compliance@crowwealthgroup.com.au](mailto:compliance@crowwealthgroup.com.au)  
 W: [www.crownwealthgroup.com.au](http://www.crownwealthgroup.com.au)

1. Contact the **Compliance team** to discuss your complaint.  
 Email: [compliance@crowwealthgroup.com.au](mailto:compliance@crowwealthgroup.com.au)
2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. We will communicate with you of the progress of your complaint.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The contact details for AFCA are:

Phone: 1800 931 678 (free call)  
 Online: [www.afca.org.au](http://www.afca.org.au)  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Post: GPO Box 3,  
 MELBOURNE VIC 3001

The Australian Securities and Investments Commission (ASIC) has a free of charge Infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.

# FINANCIAL SERVICES GUIDE – Part 2

## ADVISER PROFILE

### Introduction

This profile is part of the Financial Services Guide and is only complete when FSG Part 1 is attached.

The Adviser Profile sets out our personal details, the services and products we can provide. It outlines our qualification; the areas of advice we can provide and describes how we are remunerated for our services. It is designed to assist you whether to use any of our services.

Before proceeding with our advice, we will seek your consent to our Terms of Engagement where we will outline the services, we will provide specific to your needs and the associated fees we will charge.

Our advice will always be supported by documents such as Statement of Advice, Record of Advice or Product Disclosure Statements.

**Business Profile** Continuum Wealth Planning Pty Ltd trading as is an Authorised Representative (No. 421821) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274)  
Telephone Number: 02 9818 3276  
Address: Suite 18, 2-6 Beattie Street, Balmain NSW 2041  
Email address: [courtney@continuumwp.com.au](mailto:courtney@continuumwp.com.au)

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**Adviser Profile** Courtney Lister is an Authorised Representative (No. 343630) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Continuum Wealth Planning Pty Ltd Authorised Representative (No. 421821)  
Telephone Number: 0433 553 374  
Address: Suite 18, 2-6 Beattie Street, Balmain NSW 2041  
Email address: [courtney@continuumwp.com.au](mailto:courtney@continuumwp.com.au)

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### Education and Qualifications:

- Bachelor of Commerce (Marketing)
- Diploma of Financial Services (Financial Planning)
- SMSF Specialist Course

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### Experience:

Courtney Lister has over 15 years' experience in the Financial Services industry. He has a wide range of experience and knowledge of financial services and is able to help clients with many areas of their financial affairs.

**Advice your adviser can provide**

Courtney can provide you with advice on the following:

**Strategies**

Guidance on budgeting and goal setting  
Savings and wealth creation strategies  
Investment planning  
Superannuation planning  
Pre-retirement planning  
Retirement planning  
Estate planning considerations  
Centrelink planning  
Risk and insurance analysis  
Business succession planning

**Products**

Cash management trusts  
Retirement income streams  
Direct fixed interest  
Retail & wholesale managed investment schemes  
Socially responsible investments  
Master trust products  
Superannuation products  
Personal and group insurance  
Business succession insurance  
Direct shares  
SMSF

**Adviser Profile**

Andrew Moore is an Authorised Representative (No. 379535) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274)

Telephone Number: 0433 762 994

Address Level 1/58 Pitt Street, Sydney NSW 2000

Email address: [andrew@crowwealthgroup.com.au](mailto:andrew@crowwealthgroup.com.au)

**Education and Qualifications:**

Bachelor of Business (Double Major in Banking & Finance)  
Diploma of Financial Services (Financial Planning)  
Advanced Diploma of Financial Services (Financial Planning)  
Real Estate Certificate  
Justice of the Peace

**Experience:** Andrew Moore has over 10 years' experience in the Financial Services industry. He has a wide range of experience and knowledge of financial services and is able to help clients with many areas of their financial affairs.

**Memberships:**

Association of Financial Advisers

Tax Practitioner Board

**Advice your adviser can provide**

Andrew can provide you with advice on the following:

**Strategies**

Guidance on budgeting and goal setting  
 Savings and wealth creation strategies  
 Investment planning  
 Superannuation planning  
 Pre-retirement planning  
 Retirement planning  
 Estate planning considerations  
 Centrelink planning  
 Risk and insurance analysis  
 Business succession planning

**Products**

Cash management trusts  
 Retirement income streams  
 Direct fixed interest  
 Retail & wholesale managed investment schemes  
 Socially responsible investments  
 Master trust products  
 Superannuation products  
 Personal and group insurance  
 Business succession insurance  
 Direct shares

**Professional Year Adviser**

Jarrold Bailey is currently undertaking his professional year (Professional Year No: 500701) and has met the FASEA requirement to be authorised to provide financial services (Authorised Representative No:1283497). Jarrod is supervised by Andrew Moore (details noted above).

Telephone No: 0411534019

Address: Suite 18, 2-6 Beattie Street, Balmain NSW 2041

Email: jarrod@crownwealthgroup.com.au

**Education and Qualifications: -**

- Master of Financial Planning
- Graduate Diploma in Financial Planning
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning

Experience: Jarrod has been working in financial services since 2012 before embarking on his professional year program.

**How Can You Instruct Us?**

You may instruct us in person, by phone or email. It is important that you provide us with complete and accurate information otherwise the advice we give you may not be appropriate for your needs. We may choose not to proceed with our advice if we believe that we do not have all the information to provide you with the advice that meets your best interest.

Please tell us about any changes in your circumstances so that we can confirm that our advice continues to be suitable for your needs.

## How are we paid?

<p><b>Commission</b></p>	<p>Crown Wealth Group Pty Ltd, after deduction of licensing fees and other associated costs, will pay Continuum Wealth Planning Pty Ltd 100% of the gross revenue received. Crown receive a commission from the Insurance product provider with whom your business is placed. The amount varies depending upon the product, in the range of 30% - 70% of the premium (excluding taxes and statutory charges).</p> <p>Details of the commission will be outlined to you in your Statement of Advice.</p> <p><b>The commission is included in the premium quoted to you and therefore not an additional cost.</b></p> <p>Ongoing commissions may also be payable upon renewal of the policy and these will be disclosed to you within the Statement of Advice.</p>
<p><b>Adviser Fees</b></p>	<p>We will charge for our advice which will include a Statement of Advice. This is generally in the range of a once off payment of \$1,000 - \$10,000 plus GST or an hourly rate of \$350 for a Statement of Advice which is dependent on the complexity, number of strategies and recommendations.</p> <p>We may also charge you for the implementation of the recommendations and for the ongoing servicing of your advice. The ongoing service fee can be paid directly by you or you can authorise us to deduct it from your selected product(s).</p> <p>The amount depends upon the type of product and is specific to your circumstances.</p> <p>These fees will be outlined in our Terms of Engagement and disclosed to you within the Statement of Advice and the advice will not proceed without your agreement.</p>

## Who We Pay?

<p><b>Referrers</b></p>	<p>As we are aligned to our professional Code of Ethics, we personally cannot pay out or receive any benefit for any service we refer to another specialist or those that are referred to us.</p> <p>Where the arrangements exist within the business and are permissible, we must obtain your free, prior and informed full consent for any benefit that will be obtained before any referral is actioned. Your consent to the will be fully documented as well as fully disclosed to you in the Statement of Advice</p>
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## Ongoing service

Depending on your requirements, we can provide different levels of service, from advice on a particular product only to the preparation of a comprehensive financial plan. Our terms of Engagement will explain the available service levels together with the associated fee options to enable you to decide the types of services you require going forward to maintain your strategy.

Although the success of our business is based on our commitment to ongoing review of your circumstances, portfolio and strategy, you are able to tell us how often you would like us to undertake a review of your financial situation. We recommend that reviews should be undertaken at least every 12 months.

### **If I cancel in the cooling-off period, will I receive a refund of the initial advice fee?**

We understand there are circumstances where you may change your mind following our first meeting. For this reason, we provide a **5-business-day cooling-off period**. If you do not provide to us with written notice of your intention to cancel within the 5 business days, then you are legally bound by any agreement that you have made with us. We believe that this is a fair arrangement considering the labour and expense that we will incur in



developing strategies, documenting this and preparing paperwork within the 5-day period following our initial interview.

“As a professional financial services provider, we are committed to providing you with advice that meets your best interest. We value your support and appreciate any feedback that will help us to meet your expectations and need.”