

# FINANCIAL SERVICES GUIDE

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## How Can We Help You?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Who We Are
2. Privacy
3. Matters We Can Help You With
4. How We Are Paid
5. If You Have A Complaint
6. Other Matters You Might Want To Know
7. Our Relationships
8. Referrals

If you need more information or clarification, please contact us.

## Not Independent

Consortium Private Wealth Pty Ltd (AFSL 495401) receives commission payments directly from Insurers. Although we act in your best interests, receiving payments from product issuers means that we are, by definition, not independent, impartial or unbiased.

Consortium Private Wealth Pty Ltd does not own any shares in any businesses we recommend. Authorised Representatives (AR's) may at times hold shares in product provider Magellan Financial Group and its related entities. AR's may also hold shares in other businesses that we recommend.

## 1. WHO WE ARE

We are a specialist financial planning & asset management team, providing retail clients – both current and prospective, with comprehensive solutions for their wealth accumulation and retirement planning needs.

For further information on our team members, please see the attached profile of your adviser.

This FSG is given to you by your adviser with the authority of Consortium Private Wealth Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Consortium Private Wealth Pty Ltd.

We are a Member of the Financial Planning Association (FPA) and must comply with the Financial Planning Association (FPA) code of conduct.

## 2. PRIVACY

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of your personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information. A copy of our Privacy Policy is available on our website.

## 3. MATTERS WE CAN HELP YOU WITH

We can help you with the following:

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self managed superannuation advice
- Aged care advice
- Salary packaging
- Insurance services





- Centrelink advice
- Estate planning
- Tax consequences of our financial advice

In addition, we can offer you an on-going monitoring and review service for your investment portfolio or life insurance program. We are licensed to provide financial product advice and deal in some or all of the following financial products:

- Deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life insurance products, including life, trauma, income protection and total and permanent disability insurance
- Retirement savings accounts
- Securities, including Australian and international shares
- Superannuation
- Managed investments

If we provide personal advice to you, we are required under the law to act in your best interests and prioritise your interests ahead of our own.

You may specify how you would like to give us instructions. For example by telephone, email, fax or other means. But in all cases we must receive a written confirmation of these instructions.

#### **4. HOW WE ARE PAID**

##### **Initial & Ongoing Commissions and Fees**

The initial adviser fees for investment advice can range between \$0 and \$20,000, while ongoing adviser fees may range between 0% and 1.45%. For example, for an investment of \$100,000 in a managed investment paying 4% initial adviser fee and 1% ongoing adviser fee, the upfront adviser fee would be \$4,000 and the ongoing adviser fee \$1,450 per year.

The upfront commission for risk insurance financial products can range between 0% and 66% depending on the product provider, while ongoing commission may range between 0% and 22%. For example, on an insurance premium of \$1,000 paying 66% initial commission and 22% ongoing commission, the upfront commission would be \$660 and the ongoing commission \$220 per year.

OR



## Fee for Service

We may charge a fee for our service in conjunction with, or instead of, commission. The fee may range between \$0 to \$100,000, depending on the advice you have sought and whether we receive a commission. We may rebate to you part or all of the commission we would otherwise receive. You may also be charged a Statement of Advice (SoA) preparation fee. This can range between \$0 and \$20,000 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

Further details about commissions and or other benefits your adviser receives for recommending investments will be available to you when specific recommendations are made in the SoA or Record of Advice (RoA).

## 5. IF YOU HAVE A COMPLAINT

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you should contact Robert Goudie at Consortium Private Wealth Pty Ltd on 03 5382 3460 or [info@consortiumpw.com.au](mailto:info@consortiumpw.com.au) about your complaint and we will try and resolve your complaint within 30 days.

If after 30 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Australian Financial Complaints Authority and you can raise your concerns with them through the contact details below:

### Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Web: [www.afca.org.au](http://www.afca.org.au)

## 6. OTHER MATTERS YOU MIGHT WANT TO KNOW

We will also provide you with an SoA whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.





If we give you further advice, or when no financial product is recommended, an RoA may be provided to you instead of an SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

We hold professional indemnity insurance cover for the activities conducted under our AFS licence which we believe satisfies the requirements of section 912B of the Corporations Act 2001 for compensation arrangements. The insurance will cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

## **7. OUR RELATIONSHIPS**

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.

## **8. REFERRALS**

If you have been referred to us or we refer you to someone else, we do not receive or pay a referral fee, commission, or other benefit.

## OUR ADVISERS



**Robert Goudie**  
*Financial Adviser*

CFP: Certified Financial Planner  
Grad Dip FP: Graduate Diploma of Financial Planning  
SPAA: SMSF Professionals Association of Australia  
ASIC Authorised Representative No. 235974

Rob has been providing advice for over 20 years and specialises in self managed superannuation funds and investment advice.

Rob enjoys building long-term relationships and adding value for his clients who share the same passion for investing.



**Ashley Rowan**  
*Financial Adviser*

Grad Dip FP: Graduate Diploma of Financial Planning  
FChFP: Fellow Chartered Financial Practitioner  
ASIC Authorised Representative No. 433899

Ashley has been in the finance industry since 2010, beginning as a paraplanner and from 2013 as a Financial Adviser.

Ashley's areas of expertise include Centrelink, Aged Care, investing and insurance.



**Olivia Glare**  
*Financial Adviser*

Grad Dip FP: Graduate Diploma of Financial Planning  
Adv Dip FP: Advanced Diploma of Financial Planning  
Dip FP: Diploma of Financial Planning  
ASIC Authorised Representative No. 1262290

Olivia has over 15 years' experience in the finance and banking industries. She enjoys empowering and educating her clients to take control of their financial and retirement futures.

Olivia provides advice in superannuation, investments, and insurance.



**Rachael Todman**  
*Financial Adviser*

Dip FP: Diploma of Financial Planning  
ASIC Authorised Representative No. 1270413

Rachael has a genuine passion for people and enjoys helping those of all ages and walks of life to achieve their financial goals.

Whether you are starting out, heading into retirement or somewhere in between, Rachael provides tailored solutions for superannuation, investments and insurance.



**Amy Lehmann**  
*Financial Adviser*

BBus(FinPlan): Bachelor of Business (Financial Planning)  
BBus(Acc): Bachelor of Business (Accounting)  
ASIC Authorised Representative No. 1292710

Amy joined Consortium in 2020 and has since completed a double degree. She enjoys working with clients to uncover and reach their financial goals.

Amy provides advice in superannuation, investments and insurance.

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