

FINANCIAL SERVICES GUIDE

Dated: 29 October 2024 | Version 6.2

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Consortium Private Wealth Pty Ltd and your Financial Adviser (Adviser), who is an authorised representative of Consortium Private Wealth Pty Ltd. The FSG provides information on what to expect during the financial advice process, including the types of documents you are likely to receive, our related parties and potential conflicts of interests and how we manage privacy and complaints. It also contains information about how we are paid and fees you may be charged.

This FSG contains an Adviser Profile for your Adviser. It contains important information about your Adviser including relevant authorised representative number and areas of authorisation.

Please take the time to review the FSG and Adviser Profiles before engaging our services.

NOT INDEPENDENT

Consortium Private Wealth Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the 'Remuneration' section for more information.

HOW TO CONTACT US

Consortium Private Wealth Pty Ltd
ABN 74 616 250 965
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24a Darlot Street Horsham VIC 3400

☎ 03 5382 3460
✉ info@consortiumpw.com.au
🌐 www.consortiumpw.com.au



FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Consortium Private Wealth Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care

Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)

Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance

Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance



THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an **Authority to Proceed** section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a Health Questionnaire (underwriting). This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a **Statement of Advice** may be required.

You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Service Agreement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Due to changes in legislation you may not be provided with a Fee Disclosure Statement (FDS) from January 10 2025. However, you may still be required to consent to continuing the ongoing service arrangement annually.

This will also include the requirement to sign a Consent form that is provided to your relevant investment or superannuation provider.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.



HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

The following table summarises the types of fees or commissions that apply to the services that we provide. Before providing you with advice, your Adviser will agree with you the fees that apply. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration		Initial
SoA Preparation Fee		\$0-\$20,000
Remuneration		Ongoing
Adviser Service Fee		\$0-\$50,000
Adviser Service Fee (asset based)*		0%-1.45%
Remuneration	Initial	Ongoing
Insurance	0% to 66%	0% to 22%

Commission*

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

Your Adviser

All fees and commissions are initially paid to Consortium Private Wealth Pty Ltd before being distributed to your Adviser or to the financial planning business.

Information about how your Adviser is remunerated will be disclosed in the Adviser Profile. Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

BENEFITS, INTERESTS AND ASSOCIATIONS

Consortium Private Wealth Pty Ltd, your Adviser and the financial planning business do not have related parties, shareholdings or referral arrangements that may influence advice. Your Adviser does not pay or receive referral fees.

COMPLAINTS

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

1. Contact our office to discuss your complaint.

Phone 03 5382 3460
Online www.consortiumpw.com.au
Email info@consortiumpw.com.au
Mail Consortium Private Wealth Pty Ltd
PO Box 42
Horsham VIC 3402

2. We will acknowledge receipt of a complaint within 1 business day. 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 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
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.

Phone 1800 931 678 (free call)
Online www.afca.org.au
Email info@afca.org.au
Mail GPO Box 3
Melbourne VIC 3001



Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

PRIVACY

Your Adviser is required to maintain documentation and records of 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 to not 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 not be able to provide you with the advice you require.

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

We may engage third party service providers to assist in the provision of products or services. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Consortium Private Wealth Pty Ltd 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 refer to our Privacy Policy on our website www.consortiumpw.com.au.



Robert Goudie

Authorised Representative Number 235974

Contact Details

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About Me

As a financial advisor with over 25 years of experience, my passion lies in educating investors like you to make informed choices that pave the way for financial independence.

I specialise in working with Business owners, Self-Managed Super Fund Trustees and Motivated Investors who want to take control of their financial future. Together, we'll identify the right asset classes that suit your needs and goals, helping you to maximise your hard-earned dollars.

At Consortium Private Wealth, we prioritise your investment success by putting you in the driver's seat. Whether you're a small business owner, farmer, or direct share enthusiast, we'll guide you towards making sound investment decisions that can secure your financial future.

So, if you're ready to take back control of your financial situation and invest with confidence, let's connect and start working towards your financial goals today.

I hold the following qualifications:

- **CFP:** Certified Financial Planner
- **Grad Dip FP:** Graduate Diploma of Financial Planning
- **SMSF Specialist Adviser (SSA)**

I hold the following memberships:

- **SPAA:** SMSF Professionals Association of Australia
- **FAAA:** Financial Advice Association Australia (prev. FPA & AFA)

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management
- Tax (Financial) Advice

Remuneration

I am remunerated by:

- Salary, Profit Share



Ashley Rowan

Authorised Representative Number 433899

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About Me

I first moved to Horsham in 1999 and subsequently enrolled in high school in Murtoa. After attending university, I returned to Horsham to establish a career in the financial services industry while also providing the perfect environment for my growing family, which now consists of four children.

Having previously participated in football as a player and coach at Natimuk, I now relish witnessing my children participate in their own athletic endeavours. During my leisure time, I enjoy hiking trips with my children in the picturesque Grampians region.

With a wealth of experience, I have a diverse skill set encompassing Superannuation, Retirement Planning, Investing, Centrelink, and Aged Care advice. My motivation stems from my dedication to achieving exceptional outcomes for my clients and my commitment to ongoing professional development.

I hold the following qualifications:

- **Grad Dip FP:** Graduate Diploma of Financial Planning
- **FChFP:** Fellow Chartered Financial Practitioner
- **Adv Dip FP:** Advanced Diploma of Financial Planning

I hold the following memberships:

- **FAAA:** Financial Advice Association Australia (prev. FPA & AFA)

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management
- Tax (Financial) Advice

Remuneration

I am remunerated by:

- Salary, Profit Share



About Me

I am passionate about helping my clients achieve their financial goals and navigate the complexities of investing and financial planning. I have developed a unique coaching-style approach to financial advising that is grounded in trust, education, and nurturing client relationships.

I strongly believe in empowering my clients to take control of their finances and make informed decisions about their money. Through personalised coaching and support, I work closely with each client to understand their unique goals and objectives, and develop tailored strategies that perfectly fit their needs.

One of my primary goals is to help break the cycle of women retiring with 42% less superannuation than their male counterparts. I am dedicated to helping women build the financial skills and confidence they need to take charge of their financial futures and achieve long-term financial security.

My focus on personalised, individualised advice sets me apart. I spend additional time getting to know my clients and their financial situations intimately, in order to provide the most accurate and effective advice possible. I believe that this level of attention and care is crucial to helping my clients achieve their financial goals and succeed in the long term.

If you're looking for a financial adviser who is committed to providing a nurturing, empowering client experience, I would be delighted to work with you. Let's work together to build a brighter financial future for you and your family.

Women in Finance Awards 'Financial Adviser of the Year' Finalist 2022 & 2023

I hold the following qualifications:

- **Grad Dip FP:** Graduate Diploma of Financial Planning
- **Adv Dip FP:** Advanced Diploma of Financial Planning
- **Dip FP:** Diploma of Financial Planning

Authorisations

I am authorised in the following financial services and products:

- | | |
|---|--|
| • Superannuation | • Investment Bonds |
| • Pensions and Annuities | • Life Insurance |
| • Self-Managed Superannuation Funds | • Centrelink/Veterans Affairs Assistance |
| • Cash and Term Deposits | • Budgeting and Cashflow Management |
| • Managed Investments | • Debt Management |
| • Listed Securities (shares and other products) | • Tax (Financial) Advice |

Remuneration

I am remunerated by:

- Salary, Profit Share

Olivia Glare

Authorised Representative Number 1262290

Contact Details

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Rachael Todman

Authorised Representative Number 1270413

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About Me

As a financial adviser, one of the things I appreciate the most is the opportunity to help people from all different backgrounds with a broad range of financial goals and circumstances. Some are focused on wealth creation, while others just want to live comfortably and make the most of what they have. But, of course, neither approach is right or wrong, and it's up to the individual to decide what works for them.

For me, a successful financial plan is about finding balance and creating a journey that aligns with your values and goals. It's not just about crunching numbers; it's about helping you discover what you want to achieve now and in the future.

Money doesn't always have to be overwhelming and complicated. My personal journey and professional knowledge have made me determined to simplify finances. It's important to me to provide education that empowers others to feel self-assured and motivated to pursue their own version of a fulfilling life.

At the end of the day, I'm here to help you feel in control of the important financial stuff so you can focus on enjoying the fun stuff!

I hold the following qualifications:

- **Grad Dip FP:** Graduate Diploma of Financial Planning
- **Dip FP:** Diploma of Financial Planning

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management
- Tax (Financial) Advice

Remuneration

I am remunerated by:

- Salary, Profit Share



Amy Lehmann

Authorised Representative Number 1292710

Contact Details

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About Me

I have the privilege of helping individuals from diverse backgrounds and various life stages. One of my favourite aspects of my job is helping you uncover your true objectives and guiding you to achieve them.

You work hard and deserve to enjoy life while, at the same time, achieving your financial goals without making unnecessary sacrifices. I don't want you to have to hide under numerous blankets to save on heating costs. Instead, my passion is to help you achieve financial balance and feel secure about your finances, allowing you to focus on your future aspirations.

I am driven to ensure you avoid the "I wish I knew this sooner" moment by providing accessible education through online resources and client meetings. Everyone has knowledge gaps, there was no 'personal finance' class taught growing up, but my goal is to empower you to make informed, educated decisions confidently. Together, we can ensure that you are on the best possible path towards achieving your financial goals.

When not assisting or educating clients, I like to make the most of my spare time with loved ones and stay active. Whether in the garden, doing home renovation projects or taking my Groodle Scout for a walk, I enjoy finding ways to keep my mind and body active outside of work.

If you are thinking about taking the first step to achieve your financial goals, please get in touch, and together, we can uncover and achieve what financial balance means to you.

I hold the following qualifications:

- **BBus(FinPlan)**: Bachelor of Business (Financial Planning)
- **BBus(Acc)**: Bachelor of Business (Accounting)

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Budgeting and Cashflow Management
- Debt Management
- Tax (Financial) Advice

Remuneration

I am remunerated by:

- Salary, Profit Share



Consortium Private Wealth Pty Ltd

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