

CROWN



WEALTH GROUP

Financial Services Guide PART ONE

This is Part 1 of the FSG and should be read in conjunction with Part 2, the Adviser Profile.

AFSL | 494274

Postal | PO Box 224, Warners Bay NSW 2282

Email | compliance@crowwealthgroup.com.au

Website | www.crownwealthgroup.com.au

Phone | 1300 722 174

Not Independent

Crown Wealth Group (Crown) and your adviser may receive commission based on your premium for the duration of time you hold an insurance policy, fees based on the volume of assets under advice and gifts and other non-monetary benefits. For these reasons, we are unable to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

Purpose of this Document

The purpose of this Financial Services Guide (FSG) is to help you understand and decide if you wish to use the financial services we offer. 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 (Part 2) and covers the following:

- Information about who we are
- The Adviser Profile
- Financial Services and Products we offer
- Documents you may receive
- Special Instructions
- Disclosure of Information
- Adviser Remuneration
- Licensee Remuneration
- Referrals and Conflicts
- Other forms of remuneration or benefits
- Professional Indemnity
- What to do if you have a complaint

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

We are a financial planning advisory firm and hold an AFSL (No: 494274). Our contact details are as follows:

Postal: PO Box 224, WARNERS BAY NSW 2282

Telephone: 1300 722 174

Email: compliance@crowwealthgroup.com.au

Website: www.crownwealthgroup.com.au

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.

If you have not received an Adviser Profile, please ask your Adviser for a copy or contact us.

The Licensee and the Authorised Representatives listed in this FSG act on your behalf when we provide financial services to you.

Financial Services and Products We Offer

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

- Wealth creation
- Life insurance
- Superannuation and retirement planning
- Debt reduction
- Cash flow management
- Aged care
- Estate planning
- 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)

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:

- Statement of Advice (SoA)
- Record of Advice (RoA)
- Product Disclosure Statement (PDS)
- Fee Disclosure Statement (FDS)

Statement of Advice (SoA)

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.

Record of Advice (RoA)

Where you receive ongoing or further advice, a RoA may be provided. You may request a record of the further advice that is provided to you, if you haven't already been provided with it. You can also contact us, using the details at the start of this FSG, within 7 years from when the advice is provided to request this record.

Product Disclosure Statement (PDS)

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).

Fee Disclosure Statement (FDS)

A 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 provides information about the fees that you will be charged in the upcoming 12-month period, services which you are entitled to receive in that period, as well as similar information about the previous 12 months. The FDS will be provided to you annually.

Special Instructions

If you have any special instructions that you would like to provide us, you can do so by phone or in writing.

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

Your Adviser may be remunerated through either:

- Flat dollar fee; or
- Hourly rate fee; or

- Percentage fee; or
- Commission on insurance payments from product providers where applicable; or
- A combination of any of the above.

Refer to FSG Part 2, the Adviser profile, for further information on remuneration. Your fees will be detailed in the SOA provided to you.

Your consent regarding fees and benefits to be paid to your Adviser will be obtained prior to the financial service being provided.

Licensee remuneration

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

As a Crown Adviser we have access to Adviser services including compliance tools, procedures, manuals and training, legal, technical, operational assistance, product comparison and placement support and group purchasing arrangements.

Referrals and Conflicts

Your adviser may refer you to other parties where you are interested in receiving their services, or where your adviser considers that their advice or other services may be useful to you (third party providers). Crown may receive a referral fee where you decide to receive services from third party providers. Details of referral fees will be disclosed in the SOA.

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.

Professional Indemnity

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act.

Professional indemnity insurance indemnifies the licensee and its advisers (both past and present) in the event that a client suffers a loss that is directly attributable to a breach of legislative obligations on the licensee's or adviser's behalf.

What to do if you have a complaint

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

1. Contact the **Compliance team** to discuss your complaint.
Email: compliance@crowwealthgroup.com.au
2. We will acknowledge receipt of a complaint within 24 hours (or one business day), 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 30 calendar 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
Email: info@afca.org.au
Post: GPO Box 3,
MELBOURNE VIC 3001

CONTACT US

Crown Wealth Group
PO Box 224, WARNERS BAY NSW 2282
T: 1300 722 174
E: compliance@crowwealthgroup.com.au
W: www.crowwealthgroup.com.au

CROWN



WEALTH GROUP

Financial Services Guide PART TWO

THE ADVISER PROFILE

This is Part 2 of the FSG, the Adviser Profile and should be read in conjunction with Part 1.

Introduction

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

This Adviser Profile contains important information about your Adviser. 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.

Business Profile

Visualise Wealth Pty Ltd is a Corporate Authorised Representative (1245904) of Crown Wealth Group Pty Ltd (AFSL 494274)

Telephone Number: 0407 204 480

Address: 21 Carissa Avenue, St Ives NSW 2075

Email address: sophie@visualisewealth.com.au

Adviser Profile

Sophie Atkinson is an Authorised Representative (No. 242837) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Visualise Wealth Pty Ltd, Corporate Authorised Representative (1245904)

Telephone Number: 0407204480

Address: 21 Carissa Avenue, St Ives NSW 2075

Email address: sophie@visualisewealth.com.au

Education and Qualifications

- 2001 - Bachelor of Business (Finance and Marketing) Southern Cross University
- 2003 - Diploma of Financial Planning
- 2005 - Certified Financial Planner (Financial Planning Association)
- 2013 - Life Risk Specialist (Financial Planning Association)
- 2017 - Accredited Aged Care Professional (Aged Care Steps)
- 2019 – Master of Applied Finance (Estate Planning) Charles Sturt University
- 2020 – Ethics and Professionalism in Financial Advice (Kaplan bridging course)
- 2020 – Financial Adviser Exam (FASEA)

Experience:

Sophie is a client focussed Financial Planner with over 20 years of experience providing advice on superannuation, investment and retirement planning, estate planning, and overall support in managing the finances of pre and post retirees.

Memberships

- Financial Planning Association
 - Association of Financial Advisers
 - Tax Practitioner Board
-

Advice your adviser can provide:

Sophie 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
Aged Care considerations

Products

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

How can you instruct us?

You may give us your instructions verbally or in writing, such as by facsimile, email or letter.

However, in some instances, we require your instructions to be in writing.

How are we paid?

Commission	<p>Crown Wealth Group Pty Ltd, after deduction of licensing fees and other associated costs, will pay Visualise Wealth Pty Ltd 100% of the gross revenue received.</p> <p>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 0% - 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>The commission is included in the premium quoted to you and therefore not an additional cost.</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>
Adviser Fees	<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 \$1,500 - \$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>
Ongoing Service Fees	<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>

Does your Financial Adviser have any associations or relationships?

Visualise Wealth Pty Ltd (the CAR) is an Australian private company which is wholly owned by Sophia Maree Atkinson, your Adviser. Sophia Maree Atkinson owns 100% of shares in Visualise Wealth (ABN 612 989 509) and receives 100% of profit at the end of each financial year (or other agreed period).

Who gets paid when you are referred to us or we refer you to others?

Visualise Wealth Pty Ltd (the CAR) and Sophia Maree Atkinson does not have any referral agreements in place from any third party.

Privacy Statement

Crown Wealth Group, its Representatives, and its Authorised Representatives collect your personal information in order to provide you with financial products and services. In order to undertake the management and administration of products and services, it may be necessary for us to disclose your personal information to certain third parties.

We collect and verify personal information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the services most appropriate to your needs and to make certain that we comply with our legal obligations under the Privacy Act 1988 (Cth) and under the Corporations Act 2001 (Cth). This Privacy Statement forms part of our Privacy Policy, and together they form our notice for collecting personal information under Australian Privacy Principle 5.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. The personal information generally collected includes:

- Name;
- Address;
- Phone number;
- Email address;
- Age details;
- Occupation;
- Financial details;
- Health Details;
- Transaction information;
- Bank account details;
- Tax File Number;
- Income details from employers;
- Details of dependents;
- Beneficiary details.

Collection of sensitive information

Where you apply for certain life risk products (such as life insurance, income protection insurance, trauma insurance, total and permanent disability insurance) it will be necessary for us to collect sensitive information about your health. This information will only be collected when you give consent by completing the product's application form. The information will be sourced by the Life Insurance company from you, your medical professional and by other medical professionals where medical tests may have been performed.

Due to confidentiality, it is sometimes the case whereby we may not be made fully aware of your medical circumstances provided to the Life Insurance Company.

Unless required by law, we will only collect sensitive information with your consent.

If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the services you are seeking within the time periods contemplated.

If you elect not to provide us with the personal information you may be exposed to higher risks in respect of the recommendations made to you and this may affect the adequacy or appropriateness of advice given to you.

Alternatively, we may elect to terminate our relationship with you if we believe we are unable to provide you with adequate service.

Personal information acquired by us in the course of providing our services may be provided to external service providers, product and platform providers, auditors, taxation and legal advisers and information technology consultants. Otherwise your personal information will not be disclosed unless:

- Australian law requires us to; or
- you authorise us to disclose it to a 3rd Party on your behalf, e.g. your tax adviser.

Overseas disclosure of personal information

Some of the entities that we share information with may be located in, or have operations in, other countries. This means that your information might be stored or accessed in overseas countries, including but not limited to South Africa, India, Vietnam, Thailand and the Philippines. Details of the countries we disclose to you may change from time to time. You can contact us for further details regarding where we may send your personal information. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents. If so, your adviser will disclose these arrangements separately to you.

Personal information may also be processed by staff or by other third parties operating outside Australia who work for us or for one of our suppliers, agents, partners, or related companies.

When we send information overseas, we will take reasonable steps to ensure that overseas providers do not breach the Privacy Act and that any third parties are subject to a similar level of protection or similar obligations that are offered by the Privacy Act.

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can always access the personal information held about you by contacting us.

This summary explains how we collect, use, hold and disclose your personal information. For further details, please refer to the full Crown Wealth Group Privacy Policy. <https://www.crownwealthgroup.com.au/copy-of-crown-difference> . Otherwise if you contact us, we can send you a copy.