

Financial Services Guide

·ASIC Representative number:

·Adviser name:

·Adviser signature:

·Date signed:

1 This Financial Services Guide (FSG) is dated 17th April 2023. It provides you with information about the financial services provided to you by Consilium Advice Australia Pty Ltd, and its representatives. You should also refer to the Product Disclosure Statement (PDS) for the insurance product. The purpose of the PDS is to help you understand financial products and make your own informed decision about whether to acquire the Insurance Product. The PDS includes information such as the risks, benefits and characteristics of the particular Insurance Product.

2 Consilium Advice Australia Pty Ltd

Consilium Advice Australia FP Pty Ltd holds an Australian Financial Services License 246623 and is authorised to provide financial advice and deal in life risk insurance products. Consilium Advice Australia Pty Ltd may be contacted by phone 02 8003 5551 or in writing to Suite 1104 11/37 Bligh Street SYDNEY NSW 2000

3 Financial Services Provided

Advisers and representatives of Consilium Advice Australia Pty Ltd may discuss with you the offer of insurance described in the accompanying PDS. These representatives are only authorised to provide you with general advice about the insurance product. They are not able to provide you with personal advice, which means they will not consider your personal financial circumstances, needs and objectives.

4 How do I pay for the financial services provided?

There is ordinarily no charge to you for the general advice provided. When you purchase the Insurance Product the insurance company may pay the licensee 0% to 60% (ex GST) of the first year's premium and then ongoing trailing commission of up to 0-20% (ex GST) from the day following the first anniversary date (ex policy fee and stamp duty) A percentage of both the initial up-front commission and ongoing trail commission is paid to the Authorised Representative as commission.

5 Professional Indemnity

Consilium Advice Australia Pty Ltd, its employees and representatives are indemnified under Professional Indemnity Insurance secured by Consilium Advice Australia Pty Ltd. Such insurance covers work done by its representatives and employees whilst they comply with the requirements of Consilium Advice Australia Pty Ltd.

Not independent

Consilium Advice Australia Pty Ltd and I as 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'.

6 What if I have a complaint?

If you have a complaint, please contact us directly. Our contact details are:

☎ 02 8003 6899

✉ admin@consiliumadvice.com.au

📄 The Complaints Manager,
 Consilium Advice Australia Pty Ltd
 Suite 807 229-231 Macquarie Street
 SYDNEY NSW 2000

If you are not satisfied with our response, you can contact the Australian Financial Complaints Authority (AFCA), which is a service for consumers.

The contact details for AFCA are:

☎ Toll free: 1800 931 678

✉ info@afca.org.au

📄 GPO Box 3 MELBOURNE VIC 3001

🌐 www.afca.org.au

·Client 1 name

·Signature

·Date signed

·Client 2 name

·Signature

·Date signed