



FINANCIAL SERVICES GUIDE

INTRODUCTION

This Financial Services Guide describes the services we provide. It is designed to assist you in deciding whether to use any of our services, and it describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services including: -

- **Statements of Advice** - If we provide you with advice about your personal circumstances in relation to a Superannuation, Investment and Insurance we will give you a Statement of Advice. This will confirm the advice we have given and explain our fees for arranging the products and services we have recommended.
- **Product Disclosure Statements**- If we recommend a particular product or service to you, or you ask us to arrange insurance, we will also provide you with a Product Disclosure Statement containing information about the product, service, and / or insurance.

Adviser profile version:

Lighthouse Partners Pty Ltd AR 1234609, Timothy Archibald AR 466908, Kiriley Roper AR 411234, John Cannon AR 441786, Lyle Filer AR 438486 and Brad Tuppack AR 461168.

This profile is part of the Financial Services Guide and is only complete when the business profile is attached. The Adviser Profile sets out our personal details, the services and products we can provide.

Business Profile

Lighthouse Partners Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1234609

Telephone Number: 07 3889 5630

Address: 10/77 Redcliffe Parade, REDCLIFFE QLD 4020

Email address: tim@lighthousepartners.com.au



Personal Profile

Timothy Archibald is an **Authorised Representative and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274)** and is sub-authorised by **Lighthouse Partners Pty Ltd**

Authorised Representative No.: 466908

Telephone Number: 07 3889 5630

Address: 10/77 Redcliffe Parade, REDCLIFFE QLD 4020

Email address: tim@lighthousepartners.com.au

Education and Qualifications: Bachelor of Business (Banking & Finance), Diploma of Financial Planning

Experience: I have been involved in the Financial Planning industry since 2010

Memberships: - FPA

Advice your adviser can provide

Timothy Archibald 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
- Salary packaging advice
- Aged Care Accommodation

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



Personal Profile

Kiriley Roper is an Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Lighthouse Partners Pty Ltd. Kiriley is also a Tax Agent.

Authorised Representative No.: 411234

Telephone Number: 07 3889 5630

Address: 10/77 Redcliffe Parade, REDCLIFFE QLD 4020

Email address: kiriley@lighthousepartners.com.au

Education and Qualifications- Bachelor of Commerce (Accounting and Finance) (Distinction), Diploma of Financial Services (Financial Planning), Margin Lending, SMSF Specialist Course

Experience - I have been involved in the Financial Planning industry since 2005

Memberships - FPA

Advice your adviser can provide

Kiriley Roper 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
- Salary packaging advice
- Gearing strategies

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
- Margin lending facilities
- Self-managed super funds
- Direct shares



Personal Profile

Brad Tuppack is an Authorised Representative and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) is sub authorised by Lighthouse Partners Pty Ltd

Authorised Representative No.: 461168

Telephone Number: 0411 849 792

Address: Suite 5, Donnelly House, 79 Brisbane Road, MOOLOOLABA QLD 4557

Email address: brad@lighthousepartners.com.au

Education and Qualifications - Bachelor of Commerce (Accounting & Financial Planning), Diploma of Finance and Mortgage Broking Management, Cert IV in Finance & Mortgage Broking, Self-Managed Super Funds Adviser

Experience - Financial planning since 2014 and involved in the industry since 2009

Memberships - FPA

Advice your adviser can provide

Brad Tuppack 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
- Salary packaging advice

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
- Self-Managed Super Funds



Personal Profile

John Cannon is an Authorised Representative and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Lighthouse Partners Pty Ltd

Authorised Representative No: 441786

Telephone Number: 07 3889 5630

Address: Suite 5, Donnelly House, 79 Brisbane Road, MOOLOOLABA QLD 45574

Email address: john@lighthousepartners.com.au

Education and Qualifications - John holds an MBA, Diploma of Financial Planning, Diploma of Life Insurance and is an Estate Planning facilitator. John is a Self-Managed Super Fund and Margin Lending accredited adviser, as well as an Aged Care Specialist.

Experience - John has been working in the financial services industry for over 25 years. He has worked in numerous corporate roles as a sales and marketing executive, an adviser and consultant. Over this time John has become a subject matter expert in many areas of advice covering a broad range of topics, particularly amongst the post-retirement baby boom generation. He is only too willing to share with his clients how his knowledge and experience may benefit them no matter what their current situation or future objectives.

Memberships - FPA Since 2014

Advice your adviser can provide

John Cannon 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
- Salary packaging advice
- Aged care accommodation
- Gearing strategies

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
- Margin lending facilities
- Self-managed super funds
- Protected Guarantee Super and Pension



Personal Profile

Lyle Filer is an Authorised Representative and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Lighthouse Partners Pty Ltd

Authorised Representative No: 438486

Telephone Number: 07 40412847

Address: 3B/345 Sheridan St, CAIRNS NORTH, QLD 4870

Email address: lyle@lighthousepartners.com.au

Education and Qualifications - Diploma of Financial Planning & Advanced Diploma of Financial Planning. Lyle is a Self-Managed Super Fund accredited adviser.

Experience - I have been involved in the industry since 2015

Memberships – FPA

Advice your adviser can provide

Lyle Filer 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

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
- Self-managed super funds



How Can You Instruct Us?

You may instruct us in person, by phone, fax or email. It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs.

If your circumstances change, our recommendations may no longer be appropriate. Please tell us about any changes in your circumstances so that we can confirm that your insurance continues to be suitable for your needs.

How are we paid?

<p>Commission</p>	<p>Crown Wealth Group Pty Ltd, after deduction of licensing fees and other associated costs, will pay Lighthouse Partners 0% to 100% of the gross revenue received. We receive a commission from the Insurance product provider with whom we place your business. The amount varies depending upon the product, in the range of 30% - 80% of the premium (excluding taxes and statutory charges).</p> <p>Details of the commission will be outlined to you in your Statement of Advice. From 01/01/2020 the 80% commission will reduce to 60% in year 1 and 20%</p> <p>The commission is included in the premium quoted to you and therefore not an additional cost.</p> <p>On-going commissions may also be payable upon renewal of the policy and these will be disclosed to you by the Adviser and within the Statement of Advice.</p>
<p>Adviser Fees</p>	<p>We may also charge you an Adviser fee for arranging the product and an ongoing management fee. The amount depends upon the type of product and is specific to your circumstances.</p> <p>This is generally in the range of a once off payment of \$1,000 - \$5,000 plus GST for a Statement of Advice which is dependent on the complexity, number of strategies and recommendations.</p> <p>The adviser can also charge for the implementation of the recommendations, the fee ranges from 0% to 2% of the portfolio value or a flat dollar fee.</p> <p>The adviser also charges an ongoing fee in the range of 0.50% - 1.50 % plus GST, which is charged via the product supplier.</p> <p>These fees will be disclosed to you by the Adviser and within the Statement of Advice.</p>
<p>Non-monetary benefits</p>	<p>Some product providers may give other benefits such as movie tickets, or stationery. These benefits may change from year to year. We do not permit our advisers to accept this type of benefit where the value is greater than \$300.00 in any year.</p>



Who We Pay

Referrers	If you were referred to us, we may pay the person who referred you a commission. These fees will be disclosed to you by the Adviser and within the Statement of Advice
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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. Your adviser 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 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 not to proceed 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.

WHO IS MY ADVISOR AND WHO IS RESPONSIBLE FOR THE ADVICE I RECEIVE?

Your adviser is a member of Crown Wealth Group that acts as a corporate authorised representative of Crown Wealth Group Pty Ltd. We are responsible for the advice provided to you by our advisers. Our advisers are professionals who will work with you to provide advice and services that are appropriate for your needs and circumstances as they are described to us. Your adviser will be acting on our behalf when recommending financial solutions.

IF YOU HAVE BEEN REFERRED TO US

Our success is based on referrals from various sources, including accountants and other clients. Any fees or benefits we pay will be disclosed in full in the Statement of Advice (SoA) that we provide to you and you will be able to review these referral fees before you proceed with our advice. The most we may pay to our trusted network of professionals for referrals is a 30% marketing fee.

WHAT INFORMATION IS MAINTAINED IN MY FILE AND CAN I EXAMINE IT?

By law we are required to maintain a record of your personal profile for 7 years, which may include details of your financial objectives, financial situation and any other information relating to the advice we may provide you, even if you do not follow through with the recommendation itself. Your adviser will also maintain records of any recommendations made. If you would like to examine your file, just ask your adviser, who will arrange for you to view the relevant information we have about you.

We are bound by the National Privacy Principles of the Privacy Act (1988). Our Security and Privacy Statement outlines our Privacy Policy and Disclosure Statement and explains how we protect the privacy of your personal information and sets out the matters, which we are required to disclose under the National Privacy Principles when you use our services.



HOW WE PROTECT YOUR PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the insurance companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website at www.crownwealthgroup.com.au.

PRIVACY POLICY OUR COMMITMENT

At Crown Wealth Group ("Crown") we recognise that your privacy is important. Crown includes all our financial planning, insurance, broking, finance, accounting, technological, superannuation and fund management affiliates. We are bound by, and committed to supporting, the National Privacy Principles (NPP) set out in the Privacy Amendment (Private Sector) Act 2001. The information set out below is largely a summary of our obligations under the NPP.

COLLECTION

Our main purposes for collecting personal information are to facilitate financial planning, financial products or services, insurance policies or related services, and to update our records. At or before the time we collect personal information from you we will take reasonable steps to inform you why we are collecting that personal information, who else we might disclose that personal information to and what may happen if you do not provide personal information to us.

USE AND DISCLOSURE

We are subject to certain legislative and regulatory requirements that necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with a comprehensive financial planning and advice service is dependent on us obtaining certain personal information about you, including:-

- employment details and employment history;
- details of your financial needs and objectives
- details of your investment preferences and aversion or tolerance to risk;
- details of your current financial circumstances, including your assets and liabilities (both actual and potential), income, expenditure, etc.
- information about your employment history, employment circumstances, family structure, commitments and social security eligibility;
- any other relevant information including medical history and/or reports required for the purposes of risk insurance.

As we operate throughout the world, some of these uses and disclosures may occur outside Australia.

Crown Wealth Group may use the personal information collected from you for the purpose of providing you with direct marketing material such as articles that may be of interest to you. You may, by contacting us by any of the methods detailed in this policy statement, request not to receive such information and we will give effect to that request. Please allow two weeks for your request to be actioned.



DATA QUALITY

Pursuant to the Corporations Act we are required to collect sufficient information to ensure appropriate advice can be given in respect of recommendations made to our clients. 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.

DATA SECURITY

We take reasonable steps to protect the information we retain from misuse, loss and from unauthorised access, modification or disclosure. We will not retain any of your information for any longer than it is required by us, except to satisfy legal requirements. We will destroy or de-identify your personal information when it is no longer required.

OPENNESS

We may use and disclose personal information for the purposes for which it was provided or secondary purposes in circumstances where you would reasonably expect such use or disclosure. We may disclose personal information to third parties or external contractors carrying out functions and duties for and on behalf of Crown. It is a condition of our agreement with each of our external contractors that they adhere to this privacy policy. The information we collect from you may also be disclosed to third parties if the disclosure is required by or permitted by law.

In the event that we propose to sell our business we may disclose your personal information to potential purchasers for the purpose of them conducting due diligence investigations. Any such disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them. In the event that a sale of our business is affected, we may transfer your personal information to the purchaser of the business. As a client you will be advised of any such transfer.

ACCESS AND CORRECTION

You may access the personal information we retain and request corrections. This right of access is subject to some exceptions allowed by law. We will not provide you access to personal information which would reveal any confidential formulae or the detail of any in-house evaluative decision making process, but may instead provide you with the result of the formulae or process or an explanation of that result. Crown reserves the right to charge a fee for searching for and providing access to your personal information. In the event we refuse you access to your personal information, we will provide you with an explanation for that refusal.

We will endeavour to ensure that at all times the personal information about you that we hold is up to date and accurate. The accuracy of the personal information is dependant to a large degree on the information you provide and you should advise us if there are any errors in your personal information.

IDENTIFIERS

In some circumstances we are required to collect government identifiers, for example, your Tax File Number. We will not use or disclose this information other than when required to do so by law or, when consented to by you.

ANONYMITY

You may deal with us anonymously where it is lawful, practicable and reasonable to do so.



SENSITIVE INFORMATION

Without your consent, for example where information is provided by you for insurance and or risk purposes, we will not collect sensitive information about you. Exceptions to this include where the information is required by law, or for the establishment, exercise or defence of a legal claim.

PRIVACY COMPLAINTS

If you wish to complain about any breach or potential breach of this privacy policy or the National Privacy Principles, you should contact us by any of the methods contained in this policy statement and request that your complaint be directed to the Complaints Manager. Your complaint will be considered within seven days and responded to accordingly. It is our intention to use our best endeavours to resolve any complaint to your satisfaction; however, if you are unhappy with our response, you are entitled to contact the Office of the Privacy Commissioner who may investigate your complaint further.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you have any problems, we are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients.

If our advice or services fail to meet your expectations, we would like you to inform us of your concerns. Should you wish to lodge a complaint please talk to us by phone (1300 722 174) or come and see us in person and we will try and resolve your matters quickly and fairly.

If we cannot reach a satisfactory resolution, you can raise your concerns with the Australian Financial Complaints Authority – AFCA on 1800 931 678,

ASIC also has an info line (1300 300 630), which you may use to make a complaint or obtain information about your rights. See ASIC's website for more details: www.asic.gov.au.

HOW CAN YOU CONTACT US?

We can be contacted at:

Stephen Lambert:- Director of Crown Wealth Group Pty Ltd

ABN: 22 603 037 510 / AFS Licence No: 494274

PO Box 224 WARNERS BAY NSW 2282

Ph: 1300 722 174 / M- 0422202948

E- stephen@crownwealthgroup.com.au

PROFESSIONAL INDEMNITY INSURANCE

Professional indemnity insurance is maintained by Crown Wealth Group and your Financial Adviser to cover advice, actions and recommendations which have been authorised by Crown Wealth Group and provided by your Financial Adviser. The Insurance satisfies the requirements of the Corporations Act 2001 and Financial Services Regulations.