

# Financial Services Guide



## General Advice Only

ASIC rep No.

Adviser name

Adviser signature

Date signed

**This Financial Services Guide (FSG)** is dated 10/02/2021. It provides you with information about the financial services provided to you by Consilium Advice 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.

### Consilium Advice Pty Ltd

Consilium Advice Pty Ltd holds an Australian Financial Services License 424974 and is authorized to provide financial advice and deal in life risk insurance products. Consilium may be contacted by phone 02 8003 5551 or in writing to Suite 1104 11/37 Bligh Street, Sydney NSW 2000

### Financial Services Provided

Consilium Advisers representatives may discuss with you the offer of insurance described in the accompanying PDS. These representatives are only authorized 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. 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 (ex policy fee and stamp duty) and a percentage of this is paid to the Authorised Representative as commission.

### Professional Indemnity

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

### What if I have a complaint?

If you have a complaint, please call us on 02 8003 5551 or write to us at: The Complaints Manager, Consilium Advice Pty Ltd Suite 1104 Level 11/37 Bligh 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: Tel: 1800 931 678 Email: [infor@afca.org.au](mailto:infor@afca.org.au) Website: [www.afca.org.au](http://www.afca.org.au) Postal Address: GPO Box 3, Melbourne VIC 3001

Client 1 name

Signature

Date signed

Client 2 name

Signature

Date signed