

Financial Services Guide - General Advice Only

ASIC Representative Number

001292233

Adviser Name

Angelic Insurance Group Pty Ltd

This Financial Services Guide (FSG) is dated 05/10/2021.

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

Financial Services Provided

Advisers and representatives of Consilium Advice Pty Ltd 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 and then ongoing trailing commission of up to 27.50% (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.

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.

Not independent

Consilium Advice 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'.

What if I have a complaint?

If you have a complaint, please contact us directly.

Our contact details are:

- ☎ 02 8003 5551
- ✉ admin@australianadvisory.com.au
- 📍 The Complaints Manager,
Consilium Advice Pty Ltd
Suite 1104 Level 11/37 Bligh Street
SYDNEY NSW 2000

We will respond to your complaint within 30 days. If you are not satisfied with our response or if you have not received a response within 30 days, 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