Financial Services Guide – Part 1
A guide to the services we provide and how we will work with you.

Crown Wealth Group Pty Ltd - ABN: 22 603 037 510, (Crown), is an Australian Financial Services Licensee (AFSL) and our role is to provide general advice, services, and products to you.

Before we provide you with general financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:

- Who we are;
- How we are paid;
- Benefits we may receive;
- Privacy;
- Who to contact if you have a complaint.

This document is Part One of the Financial Services Guide and is only complete when Part Two - the Authorised Representative Profile is attached.

About Crown Wealth Group “Crown”

Crown is the holder of AFSL No: 494274. Under the Corporations Act and our licensing obligations regulated by the Australian Security & Investment Commission (ASIC), our primary responsibility is to you, our client. Our Authorised Representatives act on our behalf and Crown is responsible for the advice they provide.

Crown Wealth Group Pty Ltd is a registered Tax (Financial) Adviser of the Tax Practitioner Board.

Crown has approved the distribution of this FSG.

Product Disclosure Statements (PDS)

If a particular product is recommended, your Authorised Representative must provide you with a PDS for that product. The PDS contains the information needed to make an informed decision about acquiring a product. The PDS documents detail costs and product fees & commissions and is usually created by the financial institution providing the product.

Contact details:
Crown Wealth Group
Tel: 1300 722 174
Email: compliance@crownwealthgroup.com.au
Web: www.crownwealthgroup.com.au

Financial Services Guide – Part 1
A guide to the services we provide and how we will work with you.
Privacy Collection Statement
Appendix to FSG 4.2, Issue Date: 1 March 2019

As part of the financial services process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other. If that information is incomplete or inaccurate, this could affect our ability to provide the financial services to you.

We may also be required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. Where required, we may need you to present identification documents such as passports and driver’s licences in order to meet our obligations.

We keep your personal information confidential and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Spotter Finance and Crown may have access to this information when providing general financial advice or services to you;
- Spotter Finance may, in the future, disclose information to financial advisers, brokers and those who are authorised by Crown to review customers’ needs and circumstances from time to time;
- Your information may be disclosed to external service suppliers who supply administrative, financial or other services to assist your Spotter Finance and Crown in providing general financial advice and services to you.
- Crown does not disclose personal information to recipients in foreign countries.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to you through direct marketing (subject to your ability to opt-out as set out in the Crown Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Spotter Finance and Crown will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information Spotter Finance or Crown holds about you at any time to correct or update it as set out in the Crown Privacy Policy.

To raise any concern you might have in relation to your privacy, please refer to page 1 of your FSG “What should you do if you have a Complaint?” and Crown’s Privacy Policy. You can request a copy of Crown’s Privacy Policy from Spotter Finance or Crown at any time.
**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:

- **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.

This profile is part of the Financial Services Guide and is only complete when FSG Part 1 is attached. The Authorised Representative Profile sets out our personal details, the services and products we can provide.

### Business profile

Spotter Finance Pty Ltd is a Corporate Authorised Representative (No. 1254369) of Crown Wealth Group Pty Ltd (AFSL 494274)

- **Telephone Number:** 1300 793 143
- **Address:** 2/19 William Street, Cremorne VIC 3121
- **Email address:** admin@spotterfinance.com.au

### Authorised Representative Profile

Harley West is an Authorised Representative (No. 421463) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)

- **Telephone Number:** 1300 793 143
- **Address:** 2/19 William Street, Cremorne VIC 3121
- **Email address:** admin@spotterfinance.com.au

#### Education and Qualifications:

Bachelor of Business (Marketing)

Diploma of Financial Planning

#### Authorisations:

Harley West can provide general advice on Life Insurance and Superannuation products.

Harley will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.

### Authorised Representative Profile

Damon Rasheed is an Authorised Representative (No. 464607) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)

- **Telephone Number:** 1300 793 143
- **Address:** 2/19 William Street, Cremorne VIC 3121
- **Email address:** admin@spotterfinance.com.au

#### Education and Qualifications:

Master of Commerce (Hons)

Bachelor of Economics (Hons)

Diploma of Financial Planning

#### Authorisations:

Damon Rasheed can provide general advice on Life Insurance and Superannuation products.

Damon will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.
Alex Galuf is an Authorised Representative (No. 1242874) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)

Telephone Number: 1300 793 143
Address: 2/19 William Street, Cremorne VIC 3121
Email address: admin@spotterfinance.com.au

Education and Qualifications:
Advanced Diploma of Financial Planning

Authorisations:
Alex Galuf can provide general advice on Life Insurance and Superannuation products. Alex will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.

Anton Perkovic is an Authorised Representative (No. 1247016) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)

Telephone Number: 1300 793 143
Address: 2/19 William Street, Cremorne VIC 3121
Email address: admin@spotterfinance.com.au

Education and Qualifications:
Diploma of Financial Planning

Authorisations:
Anton Perkovic can provide general advice on Life Insurance and Superannuation products. Anton will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.

Joshua Flex is an Authorised Representative (No. 1250649) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)

Telephone Number: 1300 793 143
Address: 2/19 William Street, Cremorne VIC 3121
Email address: admin@spotterfinance.com.au

Education and Qualifications:
Diploma of Financial Planning

Authorisations:
Josh Flex can provide general advice on Life Insurance and Superannuation products. Josh will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.

Brad Hutchinson is an Authorised Representative (No. 1251216) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)

Telephone Number: 1300 793 143
Address: 2/19 William Street, Cremorne VIC 3121
Email address: admin@spotterfinance.com.au

Education and Qualifications:
Diploma of Financial Planning

Authorisations:
Brad Hutchinson can provide general advice on Life Insurance and Superannuation products. Brad will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.
Authorised Representative Profile

Bobby Horianto is an Authorised Representative (No. 297590) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)
Telephone Number: 1300 793 143
Address: 2/19 William Street, Cremorne VIC 3121
Email address: admin@spotterfinance.com.au

Education and Qualifications:
Diploma of Financial Planning

Authorisations:
Bobby Horianto can provide general advice on Life Insurance and Superannuation products. Bobby will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.

Zlate (Zack) Nedelkovski is an Authorised Representative (No. 1274649) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd Authorised Representative (No. 1254369)
Telephone Number: 1300 793 143
Address: 2/19 William Street, Cremorne VIC 3121
Email address: admin@spotterfinance.com.au

Education and Qualifications:
Diploma of Financial Planning

Authorisations:
Zack Nedelkovski can provide general advice on Life Insurance and Superannuation products. Zack will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation. You will not be provided with a Statement of Advice as any advice provided is general in nature.

How are we paid?

Commission
Crown Wealth Group Pty Ltd, after deduction of licensing fees and other associated costs, will pay Spotter Finance Pty Ltd 100% of the gross revenue received.
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 30% - 80% of the premium (excluding taxes and statutory charges).
The commission is included in the premium quoted to you and therefore not an additional cost.
Ongoing commissions may also be payable upon renewal of the policy.

Adviser Service Fees
We may also charge you an Adviser fee for arranging the product. The amount generally in the range of $500 - $1,000 plus GST (a once off payment).
All fees will be disclosed to you by your Adviser and the implementation will not proceed without your agreement.

Non-monetary benefits
Some product providers may give 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.

Who We Pay

Referrers
If you were referred to us, we may pay the person who referred you a share of the revenue we receive. Spotter Finance have current referral arrangements in place with the following business partners:
- AFOOFA Group Australia – 50% of the initial (first year) commission
- Mr Gray Foreman – 50% of the initial (first year) commission
- eChoice Pty Ltd - 50% of the initial (first year) commission

As a professional financial services provider, we are committed to acting efficiently, honestly and fairly. We value your support and appreciate any feedback that will help us to meet your expectations and needs.

"