

Financial Services Guide – Part 1

A guide to the services we provide and how we will work with you.

Your financial security will play an important role in the quality of life experienced by you and your family in the years to come. Crown Wealth Group Pty Ltd - ABN:22 603 037 510, (Crown), is an Australian Financial Services Licensee (AFSL) and our role is to provide the advice, services, products and carefully planned strategies to meet your wealth creation goals and family protection needs.

You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from our authorised representatives. Most of the content of this FSG is dictated by the Corporation Act and is mandatory under law. Please feel free to contact us by telephone, email or in writing should this FSG is unclear or have any concerns about our services. The FSG contains:

- Who we are;
- Initial and ongoing advice we provide;
- How we are paid;
- 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 Adviser 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, as is all our authorised representatives.

Crown has approved the distribution of this FSG.

Authorised Representative (Adviser) Profile – Part Two

Your financial adviser is the Authorised Representative listed in Part Two of this FSG. Crown's financial advisers act for you and not for any life insurance company, fund manager or bank.

Part Two of this FSG provides detailed information about your financial adviser such as their contact details and the types of financial products and services they can advise and deal in. Please retain both Part One and Part Two of the FSG for your reference and any future dealings with Crown and your financial adviser

How you can provide instructions

You may specify how you would like to give us instructions. You can give us instructions or information verbally or in writing. In some situations we will require your instructions to be in writing. We will advise you what information we need or what documentation we need you to complete and sign.

Our fees, who receives the fees?

Your adviser pays a weekly fee to Crown. In return, your adviser retains all fees from services provided to you. These fees are initially paid to Crown who passes them to your Adviser.

In the following paragraphs, we will refer to your

Adviser receiving all the fees for simplicity.

Advice fees & other charges

Your Adviser may receive:

- Fees paid directly by you, based on time or a set amount;

Commission paid by a third party such as an insurer. The amount varies depending upon the product, in the range of 30% - 80% of the initial annual premium and up to 30% thereafter

Other benefits Crown may receive

From time to time, Crown may receive Education, Training and/or IT Software and Support benefits from our product partners.

Payments from other professionals:

You may be referred to an external specialist to receive further advice. We may receive a referral fee for introducing you to the specialist. This will be disclosed in your financial plan if applicable.

Payments to other professionals:

We may pay a referral fee for the clients referred to us from other professionals. This will be disclosed in your financial plan if applicable.

Both Crown and your financial adviser maintain a Register to document benefits received. A copy of this register will be made available within seven days of a request.

Privacy

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy please refer to the Appendix to this FSG.

Another financial adviser may be appointed to you if your adviser leaves or is unable to attend to your needs due to an extended absence from the business. In these circumstances, we will write to you advising you of the change. Your personal information will be passed on to the new adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with ongoing advice relating to those policies and all future advice fees deducted from the policies will be paid to your new adviser.

Professional Indemnity Insurance

Professional indemnity insurance is maintained by Crown and your financial adviser to cover advice, actions and recommendations which have been authorised by Crown and provided by your financial adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

About Crown & Spotter Finance

Spotter Finance is a Corporate Authorise

Representative of Crown. Spotter pays a weekly fee to Crown and retains all fees for the serviced provided to you. These are initially paid to Crown who passes them to Spotter Finance.

Your Adviser is an employee of Spotter Finance and Spotter may pay a salary to your Adviser. Your Adviser will agree to a basis for charging before providing any chargeable service to you. If you agree to pay your Adviser directly, you will be given a written estimate of the fee before any significant work is done.

You will not be charged more than this fee.

All fees including the method of payment, will be discussed and agreed to with you in a form that satisfy the Corporation Act disclosure rules.

Referral Arrangements

If you have been referred to Spotter Finance, the referrer may receive a fee payable from the commission and fees received by Spotter Finance. Spotter Finance has current referral arrangements with the following business partners:

- AFOOFA Group Australia -50 % of 1st year initial commission.
- Mr Gray Foreman – 50% of the 1st year initial commission.
- eChoice Pty Ltd – 50% of the 1st year initial commission

Product Disclosure Statements (PDS)

If a particular product is recommended, your Adviser 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

What should you do if you have a complaint?

If you have any complaints about the services provided to you, you should take the following steps:

Contact your financial adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact Crown on 1300722174 or put your complaint in writing and send it to: Crown Wealth Group, PO Box 224, WARNERS BAY, NSW 2282,

Crown will try to resolve your complaint quickly and fairly. If your complaint has not been resolved satisfactorily, you may escalate your complaints to:

1. Australian Financial Complaints Authority on 1300 565 562
www.afca.org.au
2. Personal information held - refer complaint to the Privacy Commissioner on 1300 363 992
3. Australian Securities and Investments Commission (ASIC may be contacted on 1300 300 630.

Contact details:

Crown Wealth Group

Phone: 1300 721 174

Email: compliance@crowwealthgroup.com.au



Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Harley West.

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1254369

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

[Email: admin@spotterfinance.com.au](mailto:admin@spotterfinance.com.au)

Harley West

Authorised Representative No. 421463

Email address: harley.west@spotterfinance.com.au

Education and Qualifications:

- Diploma of Financial Planning
- Bachelor of Business (Marketing)

Experience: Harley West has been working in the financial services industry since 2012 and been authorised to provide financial advice services since 2013.

Advice your adviser can provide

Harley West is the General Manager of Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Harley West is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Harley West provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Harley West and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: Our fees and other charges: who receives the fees?

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Harley West and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.





Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Damon Rasheed.

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 464607

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

[Email: admin@spotterfinance.com.au](mailto:admin@spotterfinance.com.au)

Damon Rasheed

Authorised Representative No. 421463

Email address: damon.rasheed@spotterfinance.com.au

Education and Qualifications:

- Diploma of Financial Planning
- Bachelor of Economics (Hons)
- Master of Commerce (Hons)

Experience: Damon Rasheed has been working in the financial services industry since 2003 and been authorised to provide financial advice services since 2014.

Advice your adviser can provide

Damon Rasheed is the Director of Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Damon Rasheed is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Damon Rasheed provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Damon Rasheed and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given.

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above:
Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Damon Rasheed and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.





Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Anton Perkovic

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1254369

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

Email: admin@spotterfinance.com.au

Anton Perkovic Authorised Representative No. 1247016

Email address: anton.perkovic@spotterfinance.com.au

Education and Qualifications:

- Diploma of Financial Planning

Experience: Anton has been authorised to provide financial advice services since 2016

Advice your adviser can provide

Anton Perkovic is a Risk and Super Specialist for Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Anton Perkovic is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Anton Perkovic provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Anton Perkovic and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given.

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above:
Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Anton Perkovic and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.



Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Josh Flex

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1254369

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

[Email: admin@spotterfinance.com.au](mailto:admin@spotterfinance.com.au)

Josh Flex Authorised Representative No. 1254609
Email address: josh.flex@spotterfinance.com.au

Education and Qualifications:

- Diploma of Financial Planning

Experience: Josh Flex has been authorised to provide financial advice services since 2016.

Advice your adviser can provide

Josh Flex is a Risk and Super Specialist for Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Josh Flex is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Josh Flex provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Josh Flex and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given.

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above:
Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Josh Flex and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.



Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Bradley Hutchinson

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1254369

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

[Email: admin@spotterfinance.com.au](mailto:admin@spotterfinance.com.au)

Bradley Hutchinson Authorised Representative No. 1251216
Email address: bradley.hutchinson@spotterfinance.com.au

Education and Qualifications:

- Diploma of Financial Planning

Experience: Bradley Hutchinson has been authorised to provide financial advice services since 2017.

Advice your adviser can provide

Bradley Hutchinson is a Risk and Super Specialist for Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Bradley Hutchinson is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Bradley Hutchinson provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Bradley Hutchinson and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given.

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above:
Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Bradley Hutchinson and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.



Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Bobby Horianto.

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1254369

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

[Email: admin@spotterfinance.com.au](mailto:admin@spotterfinance.com.au)

Bobby Horianto Authorised Representative No. 297590
Email address: bobby.horianto@spotterfinance.com.au

Education and Qualifications:

- Diploma of Financial Planning

Experience: Bobby Horianto has been authorised to provide financial advice services since 2017.

Advice your adviser can provide

Bobby Horianto is a Risk and Super Specialist for Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Bobby Horianto is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Bobby Horianto provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Bobby Horianto and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above:
Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Horianto and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.



Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Alexander Galuf

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1254369

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

Email: admin@spotterfinance.com.au

Alex Galuf Authorised Representative No. 1242874

Email address: alex.galuf@spotterfinance.com.au

Education and Qualifications:

- Advanced Diploma of Financial Planning

Experience: Alex Galuf been authorised to provide financial advice services since 2016

Advice your adviser can provide

Alex Galuf is a Risk and Super Specialist for Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Alex Galuf is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Alex Galuf provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Alex Galuf and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above:
Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Alex Galuf and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.





Financial Services Guide – Part 2 Adviser Profile

Business profile

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

Adviser Profile

Your Adviser will be Spotter Finance Pty Ltd and Zlate (“Zack”) Nedelkovski

Spotter Finance Pty Ltd is a Corporate Authorised Representative of Crown Wealth Group Pty Ltd (AFSL 494274)

Corporate Authorised Representative No.: 1254369

Telephone Number: 1300 793 143

Address Level 1 / 240 Chapel Street
Prahran, VIC 3181

[Email: admin@spotterfinance.com.au](mailto:admin@spotterfinance.com.au)

Zack Nedelkovski Authorised Representative No. 1274649

Email address: zacknedelkovski@spotterfinance.com.au

Education and Qualifications:

- Diploma of Financial Planning

Experience: Zack Nedelkovski was authorised to provide financial advice services in March 2019

Advice your adviser can provide

Zack Nedelkovski is a Risk and Super Specialist for Spotter Finance Pty Ltd and is authorised to act on behalf of Crown Wealth Group to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Zack Nedelkovski is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Zack Nedelkovski provides you with general financial product advice, it will only be in relation to Life Insurance and Superannuation products.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Zack Nedelkovski and Spotter Finance Pty Ltd do not provide advice in any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional that is not authorised to provide financial advice by Crown Wealth Group will be strictly between you and that person. Neither Crown Wealth Group nor our Authorised Representative accept any responsibility or liability for the advice given

**Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above:
Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1. March 2019) is for the sole use by Zack Nedelkovski and Spotter Finance Pty Ltd only and was prepared on 08 March 2019 issued with the authority of Crown Wealth Group, Australian Financial Services Licence No. 494274

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and Crown Wealth Group can help you improve your financial position.



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.

