



General Advice

Financial Services Guide

July 2021

About this guide

This Financial Services Guide – General Advice (FSG) provides you with important information about the financial services we offer, to help you to decide whether to use these services. It contains information about:

- The limitations of general advice;
- who we are and how we can be contacted;
- who the licensee is and how it can be contacted;
- what services and products we are authorised to provide to you;
- how we (and any other relevant parties) are paid; and
- how we deal with complaints.

Who will be providing the financial services to you?

Spotter Life

Business Profile

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

Phone: 1300 793 143

Address: 2nd floor / 19 William St Cremorne, VIC 3121

Email: admin@spotterlife.com.au

Authorisations:

Spotter Life and all the Advisers noted below can provide general advice on Life Insurance products.

We 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.

Adviser Profile 1

Harley West is an Authorised Representative (No. 421693) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Spotter Finance Pty Ltd T/A Spotter Life.

Education and Qualifications:

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

Adviser Profile 2

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 T/A Spotter Life.

Education and Qualifications:

- Diploma of Financial Planning
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Adviser Profile 3

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 T/A Spotter Life

Education and Qualifications:

- Diploma of Financial Planning

Who is Crown Wealth Group Pty Ltd?

The Licensee

Crown Wealth Group (ABN 22 603 037 510) (Crown) is the holder of the Australian Financial Services Licence (AFSL) number 494274. Crown is the authorising licensee for the financial services provided to you and is responsible for those services. The licensee authorises, and is also responsible for, the content and distribution of this FSG.

The licensee's contact details are as follows:

Licensee name: Crown Wealth Group Pty Ltd


AFSL number: 494274

Address: PO Box 224, Warners Bay NSW 2282

Website: www.crownwealthgroup.com.au

Phone: 1300 722 174


Email: admin@crownwealthgroup.com.au



Crown holds the licence through which your adviser is authorised. Crown is responsible for the conduct of your adviser.



CROWN
WEALTH GROUP



Your adviser is Authorised by Crown to provide general advice to you.

Financial services we are authorised to provide financial advice on

Spotter Life representatives providing general advice are authorised under Crown Wealth Group Pty Ltd (AFSL) to provide general advice on:

- Life insurance
- Superannuation (relevant to Personal Insurance ownership only)

General advice

If you visit our website or contact our **Spotter Life Team** you will receive factual information or general advice only. It is important to note that general advice does not take into account your particular financial situation, needs or objectives. Advice we provide is general in nature and is provided to enable you to assess your own circumstances against products you wish to invest in. We recommend that you obtain and read a copy of a Product Disclosure Statement (PDS) before making a decision to obtain/ invest in any product.

Product Disclosure Statement (PDS)

The PDS contains information about the features, costs, risks and benefits of the financial product.

Spotter Life may provide regulatory documents such as PDSs, and FSGs by making them available digitally (e.g. as a hyperlink in an email). You can opt out of this method of disclosure at any time by contacting Spotter Life on 1300 792 143.

As you will be receiving general advice only, you will not be given a Statement of Advice (SoA) or a Record of Advice (documents recording recommendations made when personal advice is given). For any general advice that relates to a product, it is recommended that you read the Product Disclosure Statement (PDS).

How can you instruct us?

Our general advice representatives can be contacted by phone, fax or via our website, as well as in person at our office located at 2nd floor / 19 William St Cremorne, VIC 3121. To meet with someone in person, simply book an appointment online at spotterlife.com.au, or call us on 1300 793 143. For information on how we collect and manage your information please refer to the Privacy Policy on our website spotterlife.com.au.

Fees and what it will cost?

Spotter Life is remunerated by the institutions by way of commission for any sales that are made. For personal insurance products, there is no charge directly to the client to utilise our services.

All fees will be disclosed to you by your Representative and the implementation will not proceed without your agreement.

Other important information

HOW ARE OUR STAFF REMUNERATED?

Spotter Life general advice representatives are employees of Spotter Finance Pty Ltd. They are remunerated by way of a base salary and potential bonuses.

Potential annual bonuses are based on achievement of a range of performance targets focused on the quality of client servicing.

For some staff a proportion of the bonus potential directly relates to identifying clients in need of personal financial advice and actively referring them to the appropriate advice channel. There is no direct referral payment or financial reward for actual numbers of referrals.

RELATIONSHIPS WITH OTHER INSTITUTIONS AND POTENTIAL INFLUENCES

Our financial services are provided by Spotter Life. Spotter Life is operated by Spotter Finance Pty Ltd ABN 34 617 912 053, which is wholly owned by Rate Detective Holdings Pty Ltd.

We have strict guidelines in place to govern the acceptance of alternative forms of remuneration. Some product providers may provide non-monetary benefits such as movie tickets, or stationery. These benefits may change from year to year. We do not permit our representatives to accept this type of benefit where the value is greater than \$300.00 in any year.

REFERRAL FEES OR BENEFITS

Spotter Life, and its Representatives, do not receive any referral fees from other organisations or specialist service providers for introducing you to them.

We engage the services of third-party lead generation businesses and pay on a cost per lead basis.

WHAT TO DO IF YOU HAVE A COMPLAINT

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the AFSL Compliance team to discuss your complaint.
Email: compliance@crowwealthgroup.com.au
2. The Licensee will acknowledge receipt of a complaint within 24 hours (or one business day), however, where this is not possible, acknowledgement will be made as soon as practicable.
3. The Licensee will then investigate the complaint and respond to you within 30 calendar days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. We will communicate with you of the progress of your complaint.
4. If you are not fully satisfied with the response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted on:

Phone: 1800 931 678 (free call within Australia)
Address: GPO Box 3 Melbourne VIC 3001
Email: info@afca.org.au
Website: www.afca.org.au

PROFESSIONAL INDEMNITY

We have arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act.

Professional indemnity insurance indemnifies the licensee and its advisers (both past and present) in the event that a client suffers a loss that is directly attributable to a breach of legislative obligations on the licensee's or adviser's behalf.

Issued with approval from: Crown Wealth Group Pty Ltd ABN 22 603 037 510, AFSL No. 494274
Spotterlife.com.au

PRIVACY STATEMENT

Crown Wealth Group, its Representatives, and its Authorised Representatives collect your personal information in order to provide you with financial products and services. In order to undertake the management and administration of products and services, it may be necessary for us to disclose your personal information to certain third parties.

We collect and verify personal information about you (and where applicable, persons acting on your behalf) to manage our relationship with you, to ensure that we provide the services most appropriate to your needs and to make certain that we comply with our legal obligations under the Privacy Act 1988 (Cth) and under the Corporations Act 2001 (Cth). This Privacy Statement forms part of our Privacy Policy, and together they form our notice for collecting personal information under Australian Privacy Principle 5.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. The personal information generally collected includes:

- Name;
- Address;
- Phone number;
- Email address;
- Age details;
- Occupation;
- Financial details;
- Health Details;
- Transaction information;
- Bank account details;
- Tax File Number;
- Income details from employers;
- Details of dependents;
- Beneficiary details.

Collection of sensitive information

Where you apply for certain life risk products (such as life insurance, income protection insurance, trauma insurance, total and permanent disability insurance) it will be necessary for us to collect sensitive information about your health. This information will only be collected when you give consent by completing the product's application form. The information will be sourced by the Life Insurance company from you, your medical professional and by other medical professionals where medical tests may have been performed.

Due to confidentiality, it is sometimes the case whereby we may not be made fully aware of your medical circumstances provided to the Life Insurance Company.

Unless required by law, we will only collect sensitive information with your consent.

If you fail to provide us with the required information, or if you provide us with incomplete, or inaccurate information we may not be able to provide you with the services you are seeking within the time periods contemplated.

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. Alternatively, we may elect to terminate our relationship with you if we believe we are unable to provide you with adequate service.

Personal information acquired by us in the course of providing our services may be provided to external service providers, product and platform providers, auditors, taxation and legal advisers and information technology consultants. Otherwise your personal information will not be disclosed unless:

- Australian law requires us to; or
- you authorise us to disclose it to a 3rd Party on your behalf, e.g. your tax adviser.

Overseas disclosure of personal information

Some of the entities that we share information with may be located in, or have operations in, other countries. This means that your information might be stored or accessed in overseas countries, including but not limited to South Africa, India, Vietnam, Thailand and the Philippines. Details of the countries we disclose to you may change from time to time. You can contact us for further details regarding where we may send your personal information. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents. If so, your adviser will disclose these arrangements separately to you.

Personal information may also be processed by staff or by other third parties operating outside Australia who work for us or for one of our suppliers, agents, partners, or related companies.

When we send information overseas, we will take reasonable steps to ensure that overseas providers do not breach the Privacy Act and that any third parties are subject to a similar level of protection or similar obligations that are offered by the Privacy Act.

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can always access the personal information held about you by contacting us.

This summary explains how we collect, use, hold and disclose your personal information. For further details, please refer to the full Crown Wealth Group Privacy Policy. <https://www.crownwealthgroup.com.au/copy-of-crown-difference> . Otherwise if you contact us, we can send you a copy.