Financial Services Guide – General Advice Only

CONSILIUM ADVICE AUSTRALIA

ASIC Representative number

1244847

Adviser name	Adviser signature	Date signed
Torben Steen Andersen	Torben Andersen Digitally signed by Torben Andersen Date: 2025.01.14 15:38:17 +11'00'	05/08/2026

This Financial Services Guide (FSG) is dated 13th May 2024. It provides you with information about the financial services provided to you by Consilium Advice Australia 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 Australia Pty Ltd

Consilium Advice Australia Pty Ltd (CAA) holds an Australian Financial Services License 246623 and is authorised to deal in life risk insurance products. CAA Pty Ltd may be contacted by phone 02 8003 6899 or in writing to Level 11, 65 York Street, SYDNEY, NSW, 2000

Financial Services Provided

Advisers and representatives of CAA Pty Ltd may discuss with you the offer of insurance described in the accompanying PDS. These representatives are only authorised 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 0.20% (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.

Compensation arrangements

Consilium Advice Australia Pty Ltd is covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001 (Cth) for compensation arrangements. The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of Consilium Advice Australia Pty Ltd, where even subsequent to these actions they have ceased to be employed by or act for Consilium Advice Australia Pty Ltd.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.

What if I have a complaint?

Not independent

Consilium Advice Australia 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'.

If you have a complaint, please contact us directly.

Our contact details are:

☎ 02 8003 6899

✉ admin@consiliumadvice.com.au

The Complaints Manager,
Consilium Advice Australia Pty Ltd
Level 11, 65 York 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:

☎ Toll free: 1800 931 678

✉ info@afca.org.au

GPO Box 3 **MELBOURNE VIC 3001**

www.afca.org.au

Client 1 name	Signature	Date signed
		dd/mm/yyyy
Client 2 name	**Signature**	**Date signed**
		dd/mm/yyyy