



Financial Services Guide

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.

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.

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

Fees

All subscription fees will be collected by Longevity on your successful registration.

Longevity pays Crown Wealth Group Pty Ltd, licensing fees which covers the ongoing management and supervision of Longevity's authorisation.

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 to you.

Payments to other professionals: We may pay a referral fee when clients are referred to us from other professionals. This will be disclosed to you.

Both Crown and Longevity 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.

Professional Indemnity Insurance

Professional indemnity insurance is maintained by Crown and Longevity to cover advice, and actions which have been authorised by Crown and provided by Longevity.

This insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?

If you have a complaint about the services provided to you, you should take the following steps:

- Contact Longevity and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days,

- Please contact Crown on 1300722174 or compliance@crowwealthgroup.com.au 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.

Australian Securities and Investments Commission (ASIC) may be contacted on 1300 300 630.



Privacy Collection Statement

Appendix to FSG 4.2, Issue Date: 1 March 2019

As part of the Longevity App, 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 sources such as your employer or accountant.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. 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:

- Longevity and Crown may have access to this information when providing general financial advice or services to you;
- Longevity may, in the future, disclose information to financial advisers, brokers, and those who are authorised by Crown to review a 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 Longevity 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 your financial needs 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.

Your financial adviser 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 Longevity 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 Longevity or Crown at any time.