



EXCALIBUR
WEALTH GROUP

FINANCIAL SERVICES GUIDE

The Purpose of this Financial Services Guide (FSG) is to provide you with important information before a financial service is provided to you, so you can make an informed decision about whether to use our services. The FSG contains details about:

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[Our Services](#) and [Your Adviser](#)

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Who We Are

Excalibur Wealth Group Pty Ltd (EWG Pty Ltd) is an Australian Financial Services Licensee (ABN 87 652 985 361) (AFSL No. 535263). EWG Pty Ltd is responsible for the financial planning advice provided by your adviser and has the obligation to always consider your best interests. EWG Pty Ltd authorises your adviser to distribute this document.

Our contact details are:

Level 7, 34 Charles Street
Parramatta NSW 2150
T: 1300 667 529
E: admin@excaliburwealthgroup.com

As your advisers we are required to act in your best interest and will only recommend any associated products if we believe they will meet your needs. We can use products from a wide approved product list and we are bound by the Financial Planners and Advisers Code of Ethics in giving advice to you.

Not Independent

EWG Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products. We may receive benefits from product issuers. For these reasons, we do not represent ourselves as independent, impartial or unbiased. Please refer to the 'Other remuneration' section for more information.

Our Services

EWG Pty Ltd is authorised to advise and deal in certain financial services to retail and wholesale clients, which allows us to consider the following strategies and products:

Strategies	Products
<ul style="list-style-type: none">• Wealth creation• Retirement planning• Investments• Personal life insurance• Superannuation• Corporate superannuation• Centrelink planning• Debt reduction• Cash flow planning	<ul style="list-style-type: none">• Basic deposit products• Government debentures, stocks or bonds• Managed investment schemes (managed funds) and investor directed portfolio services• Retirement savings accounts• Securities, including shares, ETFs• Superannuation products• Self-Managed Superannuation Funds (SMSF)• Standard margin lending facilities• Life insurance and risk products

Your Adviser

Ashish Thadani is authorised by EWG Pty Ltd under its Australian Financial Services Licence to provide financial advice. Ashish's ASIC Authorised Representative No. is 290396. Ashish is an employee and director of Investlink Group Pty Ltd, which is a Corporate Authorised Representative of EWG Pty Ltd (CAR No. 442305).

Ashish holds the following qualifications:

- Diploma of Financial Planning
- Advanced Diploma of Financial Planning
- Graduate Diploma of Financial Planning

Ashish is a member of the following professional bodies:

- Financial Planning Association of Australia

Ashish is authorised to provide financial planning advice in the following areas:

Strategies	Products
<ul style="list-style-type: none">• Wealth creation• Retirement planning• Investments• Personal life insurance• Superannuation• Corporate superannuation• Centrelink planning• Debt reduction• Cash flow planning	<ul style="list-style-type: none">• Basic deposit products• Government debentures, stocks or bonds• Managed investment schemes (managed funds) and investor directed portfolio services• Retirement savings accounts• Securities, including shares• Superannuation products• Self-Managed Superannuation Funds (SMSF)• Standard margin lending facilities• Life insurance and risk products

What to expect from the Financial Planning Process?

The right financial advice can protect your lifestyle and shape your future.

Before your adviser provides you with financial planning advice, you will need to agree to the type and scope of advice to be provided, usually in the 'Fact Find' document or a service agreement. In order for your adviser to provide you with personal advice, you need to provide them with detailed information about your current situation, needs, goals and objectives. If you choose not to provide your adviser with this information, any advice they provide may not be appropriate to your needs.

Initial Advice

The first time you receive personal advice and before you invest in a financial product, we need to provide you with a Statement of Advice (SoA). It contains our strategy and product recommended solutions, the reasons for providing that advice, as well as information about risks, benefits, features and fees payable to help you make an informed decision about proceeding.

If your adviser recommends a particular investment or insurance product to you, they will provide you with the relevant product brochures such as Product Disclosure Statements (PDS) and/or Investor Directed Portfolio Service (IDPS) guides. The PDS / IDPS will provide you with information to enable you to make an informed decision about your investment or whether to acquire a financial product, including information about the key benefits, risks and costs associated with the product. We encourage you to read these documents carefully and to ask your adviser any questions that you might have.

Further Advice

If you need subsequent advice and your circumstances have not changed significantly, further personal advice provided to you will be documented in a Record of Advice (RoA), provided that the basis of the further advice has not changed significantly from the initial advice or previous SoA. An SoA may be required for more significant changes. Copies of each SoA and RoA will be retained on your client file. You may request a copy of these documents from us using the contact details above.

Your instructions

If you decide to act on the advice, you will need to provide your consent to proceed with the advice. This usually means completing a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received, and the benefits, risks and costs associated with the products or services recommended to you. Where personal advice is not provided, we can also act on your verbal or written instructions, subject to a signed Transaction Without Advice document.

How we charge

All advice fees will be discussed and agreed between you and your adviser prior to providing and implementing their services. Any remuneration paid to EWG Pty Ltd, or your adviser for advice, or by a product provider that relates to an individual financial product recommendation will be disclosed in the advice document provided to you. Unless otherwise noted, all fees are inclusive of GST.

A fee disclosure statement will be given to you each year if you choose to enter into an ongoing fee arrangement with your adviser.

The level of fees will depend on complexity of the advice required and will always be agreed with you prior to proceeding.

Generally, advisers either charge a flat fee or percentage based fee. Your adviser may charge you and receive the following:

Initial advice fees	Range of fees (inclusive of GST)		Examples	
<p>These are fees paid by you for:</p> <ul style="list-style-type: none"> • Research into your existing situation including your current financial products (within the agreed scope) • Preparation of a strategy and research into appropriate recommended products • Presentation of advice and recommendations to you in an advice document such as a Statement of Advice. <p>Fees range depending on the complexity of the advice.</p>	Flat fee	\$1,100 to \$7,500	Your adviser may charge you an agreed fee of \$3,500 p.a.	
Implementation fees	<p>Any implementation fee will be agreed with you prior to proceeding and are fees paid by you for the administration to put your strategies and financial products in place with product providers.</p> <p>Fees range depending on the complexity of the advice.</p>	Flat Fee	\$1,100 to \$7,500	Your adviser may charge you an agreed fee of 5,500 p.a.
Ongoing advice/service fees	Range of fees (inclusive of GST)		Examples	
<ul style="list-style-type: none"> • These are fees paid by you for: • The provision of ongoing advice on your portfolio/ strategy to ensure that it remains appropriate to your needs 	Flat fee	Between \$1,100 to \$50,000	Your adviser may charge you an agreed fee of \$5,500 p.a.	

<p>and circumstances.</p> <ul style="list-style-type: none"> Ongoing adviser service fees may be indexed to inflation. Generally, ongoing fees are calculated and payable on a monthly or quarterly basis. 	Percentage based fee of your investment account balance	1.1%	Your adviser may charge you an agreed ongoing service fee of 0.8%. If your investment account balance is \$1M the ongoing service fee will be \$8,000 that year.
Record of Advice: Subsequent advice where minor changes are needed and your situation has not significantly changed.	Flat Fee	Between \$0 and \$4,400	Your adviser may charge you an agreed fee of \$4,400 p.a. to conduct the review and provide the Record of Advice.
Additional Statement of Advice: Subsequent advice where significant or complex changes are needed	Flat Fee	Between \$0 and \$4,400	In addition to your ongoing Adviser Service package, your adviser may charge you an agreed fee of \$4,000 p.a. to conduct the review and provide the Additional Statement of Advice.

Commissions

<p>These payments are made by the product providers in the form of initial and/ or ongoing commissions and are not an additional cost to you.</p>	First year	66% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$660 up front.
<p>Generally, insurance product providers pay commission.</p> <p>Note that where commissions are the same for initial upfront and ongoing annual commission (i.e. level), the commission caps do not apply and the maximum commission is 33%.</p> <p>For insurance policies entered into prior to 1</p>	Subsequent Years	22% of the premium amount	If your premium is \$1,000 p.a., your adviser would receive \$220 p.a.

January 2020, your adviser may receive commissions higher than disclosed here. Please refer to the advice document provided for the amount of commission received on these policies.			
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General advice, execution only instructions or other services

Also if your adviser provides you with a further advice document such as a SoA or RoA (which may arise depending on the complexity of the advice and the services provided), other fees may be payable. Any such fees and method of payment will be agreed in writing between you and your adviser and may include up-front, ad hoc, execution only service fees, implementation or ongoing fees, or a combination.

Fees can be deducted from your product or can be invoiced directly to you or a combination of methods.

Other remuneration

Life insurance products

Your adviser may receive an upfront commission and an ongoing commission based on your premium for the duration of time you hold a policy. These commission payments are made by the relevant product issuers and are not an additional cost to you. Advisers may also charge initial and ongoing adviser services fees. Insurers can deduct premiums directly from you or from your superannuation account balance.

Non-monetary benefits

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits. Advisers may receive benefits from EWG Pty Ltd or its related companies or product providers such as:

- Educational conferences and seminars
- IT software or support
- Non-monetary benefits such as business lunches, tickets to sporting and cultural events, or other minor benefits. These benefits cannot be accepted on a frequent or regular basis or over the value of \$300.

Each adviser must keep a register of benefits received. If you would like to see a copy of our registers, you can contact us or your adviser directly.

Any Interest, associations and other relationships

Referrals

If someone has referred you to us, EWG Pty Ltd or your adviser may pay a fee or commission in relation to that referral.

Associations

Your adviser may also hold shares in **EWG Pty Ltd** through an arrangement or their associated companies and trusts may receive dividends in respect of these shares.

How we manage your personal information?

EWG Pty Ltd is committed to protecting your privacy. The purpose of our Privacy Policy is to ensure that you understand the ways in which we collect, maintain, use and disclose your personal information and how we comply with the Australian Privacy Principles.

EWG Pty Ltd or our advisers keep records containing the personal information that you have provided, as well as documents and details of your financial objectives, situation and needs.

We also keep records of advice documents and recommendations provided to you for 7 years. On request, we will provide you with copies of your personal information and advice documents, although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Privacy Policy is available at www.investlinkgroup.com.au. You can contact our Privacy Officer if you have any questions on privacy related matters. You can also visit the Australian Information Commissioner's website at www.oaic.gov.au for more information about privacy.

What you should do if you have a complaint?

EWG Pty Ltd takes all complaints seriously. EWG Pty Ltd has professional indemnity insurance that meets legislative requirements. This includes coverage for claims in relation to the conduct of current advisers and advisers who are no longer authorised by us (but who were at the time of any relevant advice).

Stage 1 - Our complaint handling process

If you have a complaint about your adviser or EWG Pty Ltd, please contact our Complaints Manager on 1300 667 529 or write to us at:

admin@excaliburwealthgroup.com
Level 7 / 34 Charles Street
Parramatta NSW 2150

We will review your complaint immediately and provide you with a resolution and final response within 30 days that includes reasons for our decision.

Stage 2 - External dispute resolution

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001