



## **General Advice**

# **Financial Services Guide**

## 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?

### Business Profile

Westbook Investments Pty Ltd T/A Pilot Insurance and Pilot Life Insurance is a Corporate Authorised Representative (No. 462716) (the 'CAR') of Crown Wealth Group Pty Ltd (AFSL 494274)

Telephone Number: 07 3272 7188

Address: 221 Qantas Avenue Archerfield Airport Brisbane QLD

Email address: [johnmellis@telstra.com](mailto:johnmellis@telstra.com)

### Authorisations:

Westbook Investments Pty Ltd T/A Pilot Insurance and Pilot Life Insurance, and the individual adviser noted below can provide General Advice on Life Risk Insurance products and A person's existing holding in a superannuation product

We will provide you with a general advice warning specifying that the advice does not take into account your needs, objectives or financial situation.

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### Adviser Profile

John Ellis is an Authorised Representative (No. 263386) of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Westbook Investments Pty Ltd T/A Pilot Insurance and Pilot Life Insurance.

Telephone Number: 0418885752

Address: 221 Qantas Avenue Archerfield Airport Brisbane QLD

Email address: [johnmellis@telstra.com](mailto:johnmellis@telstra.com)

Both Westbook Investments Pty Ltd T/A Pilot Insurance ('CAR') and Pilot Life Insurance and John Ellis are Authorised Representatives of Crown Wealth Group Pty Ltd.

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### Education and Qualifications

- Bachelor of Business
  - Diploma of Financial Planning
  - Superannuation and Retirement Planning Course
  - Risk Management & Insurance Course
  - Fellow CPA
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**Experience:** John Ellis has extensive experience in the Financial Services industry, managing and administration at a corporate level.

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## 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](http://www.crownwealthgroup.com.au)

**Phone:** 1300 722 174

**Email:** [admin@crownwealthgroup.com.au](mailto: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

Westbook Investments Pty Ltd T/A Pilot Insurance and Pilot Life Insurance ('CAR') and John Ellis (the Individual Authorised representative) are authorised under Crown Wealth Group Pty Ltd (AFSL 494274) to provide general advice only on:

- Life risk insurance products
- A person's existing holding in a superannuation product
- "Restricted to general advice only for Life Risk Products, and general advice only for a person's existing holding in a superannuation product, relative to structure / ownership of Life Risk products only."

### General advice

It is important to note that general advice does not take into account your particular financial situation, needs or objectives. Therefore any advice provided may not be suitable. We recommend that you obtain and read a copy of a Product Disclosure Statement (PDS) before deciding to acquire any product.

### Product Disclosure Statement (PDS)

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

Westbook Investments 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 Westbook Investments on 07 3272 7188.

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?**

You may give us your instructions verbally or in writing, such as by facsimile, email or letter.

However, in some instances, we require your instructions to be in writing.

### **How are we paid?**

<b>Commission</b>	<p>Crown Wealth Group Pty Ltd, after deduction of licensing fees and other associated costs, will pay Westbook Investments Pty Ltd 100% of the gross revenue received.</p> <p>Crown receive a commission from the Insurance product provider with whom your business is placed. The amount varies depending upon the product, in the range of 0% - 70% of the premium (excluding taxes and statutory charges).</p> <p><b>The commission is included in the premium quoted to you and therefore not an additional cost to you.</b></p> <p>Ongoing commissions may also be payable upon renewal of the policy</p>
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### **Does your Financial Adviser have any associations or relationships?**

Westbook Investments Pty Ltd ABN 12 085 026 713 is an Australian private company which is owned by John Ellis, who is a director. John is remunerated by way of salary and / or a portion of profit at the end of each financial year (or other agreed period).

### **Who gets paid when you are referred to us or we refer you to others?**

#### **Referrals from a third party**

At present we do not have any referral arrangement in place to pay a third-party referrer a referral fee, commission or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

#### **Referrals to a third party**

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

### **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.

### **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@crownwealthgroup.com.au](mailto:compliance@crownwealthgroup.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](mailto:info@afca.org.au)  
**Website:** [www.afca.org.au](http://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  
[www.pilotlifeinsurance.com.au](http://www.pilotlifeinsurance.com.au)