



**CONSCIOUS MONEY**

Today, Tomorrow, Together

# Financial Services Guide

Provided by

CMP Financial Group Pty Ltd ATF CMP Unit Trust T/A Conscious Money ABN 49 202 245 375

Corporate Authorised Representative No. 1275268 (**Conscious Money**)

(together **we, us, our**)

As authorised representatives of Capella Advisory Pty Ltd ABN 54 669 300 163 AFSL No. 550125  
(**Licensee**)

Date: 27/10/2023

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.



## Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services, we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

## Not Independent

Because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients; and
- the Licensee has a referral arrangement in place with Blusk

We are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

## Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the ROA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

## Financial services we are authorised to provide

The Licensee has authorised us to provide personal advice and dealing services to retail clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation (Including Self-Managed Superannuation Funds)



Conscious Money is a corporate authorised representative of the Licensee. Any financial services will be provided by Conscious Money and its sub-authorised representatives, who are listed in the Adviser Profile section. More details about them, including the financial services they are authorised to provide, is included in the Adviser Profile section.

**How can you provide us with instructions?**

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

**Who does the Licensee act for?**

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

**Fees**

All fees are payable to the Licensee. The Licensee then passes all fees through to Conscious Money after the Licensee has deducted amounts due to the Licensee by Conscious Money.

Riarsingh Investments Pty Ltd ATF Sadhu Investment Trust and Kimbax Investments Pty Ltd ATF Baxenrud Investment Trust are owners of the shares on issue in CMP Unit Trust T/A Conscious Money and share in the profits that Conscious Money makes.

**General advice**

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The amount of these fees ranges from \$220 - \$3,300. Details of the fee will be agreed with you in an engagement letter. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

**Personal advice**

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees range from \$2,200 to \$75,000 but may exceed this range in complex cases. These fees will be agreed with you beforehand and will be disclosed in an SoA or RoA which will be provided to you.

**Ongoing fees**

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged as a fixed fee and are paid monthly. These will range from \$3,300 to \$75,000 in complex cases this may exceed this range. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

The ongoing advice service fee will be agreed with you in our ongoing service agreement.

**Brokerage fees**

We may charge a brokerage fee of between 0.5% and 1.1%, with a minimum of \$150 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount.

The services and fees will be set out in the SoA or RoA that we provide to you.

**Insurance commissions**

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 0% and 60% of the first year's annual premium.

We also receive an ongoing commission payment of between 0% and 20% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 60%, we will receive \$1,200. The issuer will pay us 10% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$200 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

**Other Benefits**

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

**Adviser remuneration**

Karam and Kim are paid a base salary and do not receive commissions from product issuers. However, Karam and Kim are directors and beneficiaries of Riarsingh Investments Pty Ltd ATF Sadhu Investment Trust and Kimbax Investments Pty Ltd ATF Baxenrud Investment Trust respectively, which own shares on issue in CMP Unit Trust T/A Conscious Money and share in the profits that Conscious Money makes.

**Referrals**

Where we refer you to Blusk ABN 99 168 628 973 who is an Authorised Credit Representative of Canopy Private Pty Ltd ASIC No. 462611 and Authorised by Connective Credit Services Pty Ltd AFSL No. 389328, the Licensee will receive 20% of all upfront and ongoing commissions received by Blusk in respect of your completed finance transaction. For a loan amount of \$500,000, this would equate to an upfront payment to the Licensee of \$650 and an ongoing payment of \$150.

**Associations**

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

**Conflicts of Interest**

You will be advised where a conflict of interest may exist and how the conflict will be managed.



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## **Making a Complaint**

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at [consciousmoney.com.au](http://consciousmoney.com.au)

## **Your Privacy**

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at [consciousmoney.com.au/privacy-policy/](http://consciousmoney.com.au/privacy-policy/)



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## **Compensation arrangements**

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act 2001 (Cth). The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

## **Contact us**

If you have any queries about our financial services, please do not hesitate to contact us:

*Licensee's contact details*

### **Capella Advisory Pty Ltd**

Level 22, 180 George Street

Sydney NSW 2000

1300 193 136

### **CMP Unit Trust, trading as Conscious Money**

Level 22, 180 George Street

Sydney NSW 2000

1300 193 136

[clientservices@consciousmoney.com.au](mailto:clientservices@consciousmoney.com.au)



# Adviser Profiles

This adviser profile forms part of the FSG dated 27 October 2023

***About Kim Baxter Authorised Representative Number 1265411***

## **Qualifications**

- Bachelor of Commerce (Financial Services/International Business)
- Diploma of Financial Planning

## **Memberships**

- None

## **Authorised financial services**

The Licensee has authorised Kim Baxter to provide personal advice and dealing services to retail clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation (Including Self-Managed Superannuation Funds SMSF)



# Adviser Profiles

This adviser profile forms part of the FSG dated 27 October 2023

***About Karamdeep (Karam) Singh Authorised Representative Number 1244753***

## **Qualifications**

- Bachelor of Economics
- Diploma of Financial Planning
- Advanced Diploma of Financial Planning

## **Memberships**

- Self-Managed Superannuation Fund Association (SMSFA)
- Financial Advice Association Australia (FAAA)

## **Authorised financial services**

The Licensee has authorised Karam Singh to provide personal advice and dealing services to retail clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life products;
- interests in managed investments schemes including investor directed portfolio services;
- retirement savings accounts products;
- securities;
- standard margin lending facility;
- superannuation (Including Self-Managed Superannuation Funds SMSF)