



GLOBAL CAPITAL
WEALTH MANAGEMENT

Financial Services Guide – Part 2

ADVISER PROFILE

Introduction

This profile is part of the Financial Services Guide and is only complete when FSG Part 1 is attached.

The Adviser Profile sets out our personal details, the services and products we can provide. It outlines our qualification; the areas of advice we can provide and describes how we are remunerated for our services. It is designed to assist you whether to use any of our services.

Before proceeding with our advice, we will seek your consent to our Terms of Engagement where we will outline the services, we will provide specific to your needs and the associated fees we will charge.

Our advice will always be supported by documents such as Statement of Advice, Record of Advice or Product Disclosure Statements.

Business Profile

Global Capital Wealth Management Pty Ltd is an Authorised Representative (No. 1266065) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274)

Telephone Number: (02) 9056 0877

Address: 70a/60-82 Princes Hwy, St Peters NSW 2044

Email address: chad.brookes@globalcapitalwm.com

Adviser Profile

Chad Brookes is an Authorised Representative (No. 1003322) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Global Capital Wealth Management Pty Ltd Authorised Representative (No. 1266065)

Telephone Number: 0431 293 312

Address: 70a/60-82 Princes Hwy, St Peters NSW 2044

Email address: chad.brookes@globalcapitalwm.com

Education and Qualifications:

- Advanced Diploma of Financial Services (Financial Planning)
 - Diploma of Financial Services (Financial Planning)
 - Graduate Diploma of Applied Finance
 - Certificate IV in Mortgage Broking
 - SMSF Specialist Course
 - Tier 1 Securities & Derivatives
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Experience:

Chad Brookes has over 10 years' experience in the Financial Services industry, having worked for various privately-owned financial service organisations, at Westpac for four years, as a Business Development Manager for a fund manager and at Macquarie Bank, primarily as a financial adviser. Chad decided to start his own business to be in control of the direction of the business and how best to help his clients. Chad has strong technical and practical experience, with a passion for providing excellence and a wide range of understanding to personal and business requirements.

Memberships:

Tax Practitioner Board

Financial Planning Association of Australia (FPA)

Adviser Profile

Jim Fairhall-Dickie is an Authorised Representative (No. 289662) and Tax (Financial) Adviser of Crown Wealth Group Pty Ltd (AFSL 494274) and is sub-authorised by Global Capital Wealth Management Pty Ltd Authorised Representative (No. 1266065)

Telephone Number: 0431 794 779

Address: 70a/60-82 Princes Hwy, St Peters NSW 2044

Email address jimfd@globalcapitalwm.com

Education and Qualifications:

- Masters in Financial Planning
- Advanced Diploma of Financial Services (Financial Planning),
- Diploma of Financial Services (Financial Planning),
- Certificate IV in finance
- Specialist SMSF Course
- Tier 1 Securities & Derivatives

Experience:

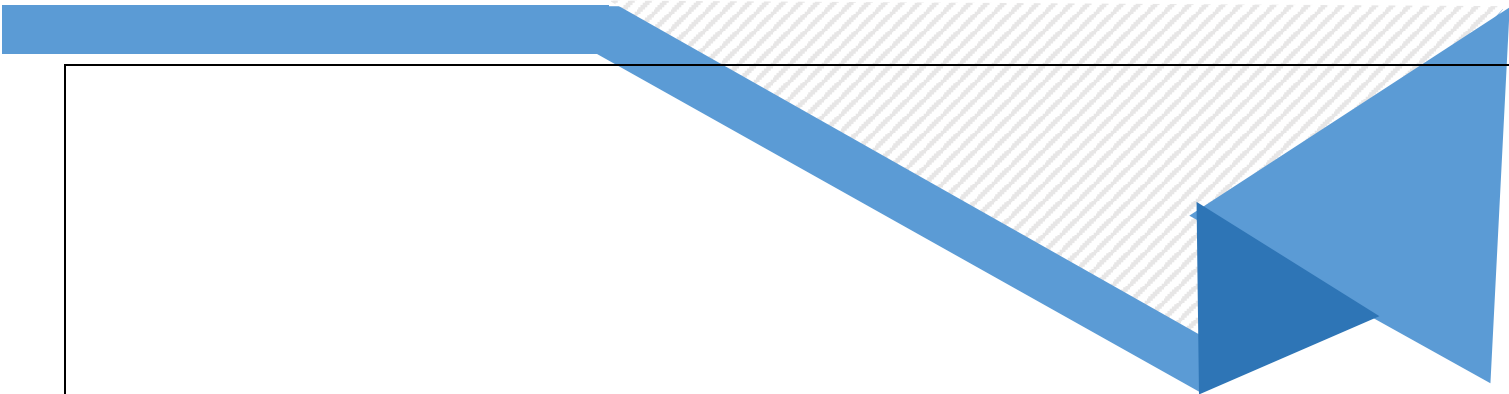
Jim has more than 15 years of experience in the financial services industry, having worked with the BT Financial Group for 7 years. Jim then decided to start his own business and build a business that resonates with his passion for helping customers.

Jim has strong technical and practical experience, with a passion for providing excellence and a wide range of understanding in personal and business requirements.

Memberships:

Tax Practitioner Board

Financial Planning Association of Australia (FPA)



**Advice your
advisers can
provide**

Chad & Jim can provide you with advice on the following:

Strategies

Guidance on budgeting and goal setting

Savings and wealth creation strategies

Investment planning

Superannuation planning

Pre-retirement planning

Retirement planning

Estate planning considerations

Centrelink planning

Risk and insurance analysis

Business succession planning

Salary packaging advice

Aged Care Accommodation

Products

Cash management trusts

Retirement income streams

Direct fixed interest

Retail & wholesale managed investment schemes

Socially responsible investments

Master trust products

Superannuation products

Personal and group insurance

Business succession insurance

Direct shares

SMSF

How Can You Instruct Us?

You may instruct us in person, by phone or email. It is important that you provide us with complete and accurate information otherwise the advice we give you may not be appropriate for your needs. We may choose not to proceed with our advice if we believe that we do not have all the information to provide you with the advice that meets your best interest.

Please tell us about any changes in your circumstances so that we can confirm that our advice continues to be suitable for your needs.

How are we paid?

Commission	<p>Crown Wealth Group Pty Ltd, after deduction of licensing fees and other associated costs, will pay Global Capital Wealth Management 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 30% - 70% of the premium (excluding taxes and statutory charges).</p> <p>Details of the commission will be outlined to you in your Statement of Advice.</p> <p>The commission is included in the premium quoted to you and therefore not an additional cost.</p> <p>Ongoing commissions may also be payable upon renewal of the policy and these will be disclosed to you within the Statement of Advice.</p>
Adviser Fees	<p>We will charge for our advice which will include a Statement of Advice. This is generally in the range of a once off payment of \$1,000 - \$10,000 plus GST or an hourly rate of \$350 for a Statement of Advice which is dependent on the complexity, number of strategies and recommendations.</p> <p>We may also charge you for the implementation of the recommendations and for the ongoing servicing of your advice. The ongoing service fee can be paid directly by you or you can authorise us to deduct it from your selected product(s).</p> <p>The amount depends upon the type of product and is specific to your circumstances.</p> <p>These fees will be outlined in our Terms of Engagement and disclosed to you within the Statement of Advice and the advice will not proceed without your agreement.</p>

Who We Pay?

Referrers

If you were referred to us, we may pay the person who referred you a share of the revenue we receive. These fees will be disclosed to you and outline within the Statement of Advice

If we referred you to one of our long-term referral partners that we signed an agreement with before 1 January 2020, our share of the revenue arrangement may continue, subject to your best interest. It is important to note that we will only refer you to another party if we obtain your full consent.

Ongoing service

Depending on your requirements, we can provide different levels of service, from advice on a particular product only to the preparation of a comprehensive financial plan. Our terms of Engagement will explain the available service levels together with the associated fee options to enable you to decide the types of services you require going forward to maintain your strategy.

Although the success of our business is based on our commitment to ongoing review of your circumstances, portfolio and strategy, you are able to tell us how often you would like us to undertake a review of your financial situation. We recommend that reviews should be undertaken at least 12 months

If I cancel in the cooling-off period, will I receive a refund of the initial advice fee?

We understand there are circumstances where you may change your mind following our first meeting. For this reason, we provide a **5-business-day cooling-off period**. If you do not provide to us with written notice of your intention to proceed within the 5 business days, then you are legally bound by any agreement that you have made with us. We believe that this is a fair arrangement considering the labour and expense that we will incur in developing strategies, documenting this and preparing paperwork within the 5-day period following our initial interview.

“As a professional financial services provider, we are committed to providing you with advice that meets your best interest. We value your support and appreciate any feedback that will help us to meet your expectations and need.”

