

ADVISER PROFILE

Benjamin Paul Cranage CFP, DipFP

Authorised Representative No. 250345

CFG Advice Pty Ltd | AFSL 501857

Cranage Private Wealth Pty Ltd | Corporate Authorised Representative No. 260866

Version 6.4 | 03/09/2026

Your adviser-specific disclosure information

IMPORTANT INFORMATION

This Adviser Profile should be read together with the CFG Advice Pty Ltd Financial Services Guide, Version 6.4 dated 03/09/2026, and applies to financial services provided through Cranage Private Wealth Pty Ltd, Corporate Authorised Representative No. 260866. Please read both documents before deciding whether to use our services. They contain important information about our services, fees, remuneration, relationships, complaints process and your adviser's qualifications and authorisations.

LICENSEE AND AUTHORISATION

CFG Advice Pty Ltd

ABN: 62 621 016 055

Australian Financial Services Licence: 501857

Telephone: 03 9097 6000

Email: info@cfgadvice.com.au

Cranage Private Wealth Pty Ltd

ABN: 97 007 009 903

Corporate Authorised Representative No.: 260866

ABOUT YOUR ADVISER

Adviser: Benjamin Paul Cranage

Authorised Representative No.: 250345

Financial Advisers Register No.: 000250345

Financial adviser register status: Current and registered

Employer: Cranage Financial Group Pty Ltd

Telephone: 03 9097 6000

Email: ben@cranagegroup.com.au

Business address: Level 1, 4 Riverside Quay, Southbank VIC 3006

EXPERIENCE

- Ben has provided financial advice since 2000 and has been authorised through CFG Advice Pty Ltd since 22/02/2018.

QUALIFICATIONS

- Certified Financial Planner, Financial Planning Association of Australia; Diploma of Financial Planning, Latrobe University.

PROFESSIONAL REQUIREMENTS

- I have met the education, training, and examination requirements applicable to me as a financial adviser.

MY AUTHORISATIONS

I am authorised to provide the following financial services:

- Personal and corporate superannuation
- Industry and public sector superannuation
- Pensions and annuities
- Self-managed superannuation
- Centrelink and Veterans' Affairs assistance
- Aged care
- Retirement and redundancy planning
- Deposit products, cash, and term deposits
- Investment bonds
- Managed investments, including IDPS
- Exchange traded products
- Listed securities
- Government debentures, stocks, and bonds
- Margin lending and gearing, where authorised
- Personal and business insurance
- Administrative assistance with life insurance claims and liaison with insurers, within the scope of my authorisations
- Budgeting and cashflow management
- Debt management
- Estate planning assistance
- Tax-effective financial planning strategies

My authorisations are subject to the terms of my current appointment and the authorisations held by CFG Advice Pty Ltd.

MY REMUNERATION

- I am employed by Cranage Financial Group Pty Ltd. I am remunerated by way of a base salary and may also be eligible for a bonus measured against a balanced scorecard. The balanced scorecard may consider client service, compliance outcomes, professional development, contribution to team objectives and business performance.
- I do not receive advice fees, commissions, referral fees, dividends, or other payments directly from the financial products or services I recommend.
- Fees and other remuneration that may be received by the licensee or Cranage Private Wealth Pty Ltd are explained in the Financial Services Guide and, where applicable, in your advice document.

MY INTERESTS AND ASSOCIATIONS

- I am a Director and Responsible Manager of CFG Advice Pty Ltd.
- I am a shareholder of AZ NGA.
- I do not hold a directorship in Cranage Financial Group Pty Ltd, Cranage Private Wealth Pty Ltd, Cranage Superannuation Services Pty Ltd or Cranage Lending Solutions Pty Ltd.
- I do not hold any other ownership interests, directorships, governance positions, or referral arrangements that could reasonably be expected to influence the financial services I provide.
- Firm-level related parties, referral partners, SMA portfolio governance, and other associations are disclosed in the Financial Services Guide. Relevant conflicts will also be disclosed in your advice document where required.

FURTHER INFORMATION

The Financial Services Guide contains information about services, fees, insurance commissions, related parties, referral partners, SMA portfolios, complaints, compensation arrangements, and privacy.

You may obtain the current Financial Services Guide from your adviser or by contacting CFG Advice Pty Ltd at info@cfgadvice.com.au or 03 9097 6000. The Privacy Policy is available from the Cranage Financial Group website at www.cranagegroup.com.au/privacy-policy