

FINANCIAL SERVICES GUIDE

CFG Advice Pty Ltd | AFSL 501857

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

Version 6.4 | 03/09/2026

Understanding the advice process and our relationship with you

PURPOSE

This Financial Services Guide (FSG) explains the financial services and advice provided by CFG Advice Pty Ltd, Cranage Private Wealth Pty Ltd and the Authorised Representatives identified in their individual Adviser Profiles. Cranage Private Wealth Pty Ltd and its Authorised Representatives provide these financial services on behalf of CFG Advice Pty Ltd. This FSG is designed to help you decide whether to use our financial services and explains the advice process, documents you may receive, remuneration, relationships, privacy, compensation arrangements, and complaints process.

Please read our Financial Services Guide and the Adviser Profile of your adviser before deciding whether to use our services. These documents contain important information about our services, fees, remuneration, relationships, complaints process and your adviser's qualifications and authorisations.

NOT INDEPENDENT

- CFG Advice Pty Ltd and our advisers may receive commissions associated with the issue of life insurance products.
- We may recommend the CFG Investment Series Growth, Balanced and Income SMA portfolios. Certain Authorised Representatives may participate in portfolio oversight through the investment governance process.
- For these reasons, we do not represent ourselves as independent, impartial, or unbiased. Please refer to the Remuneration and Related Parties sections for further information.

HOW TO CONTACT US

CFG Advice Pty Ltd

ABN: 62 621 016 055

Australian Financial Services Licence: 501857

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

Postal address: PO Box 534, Flinders Lane VIC 8009

Telephone: 03 9097 6000

Email: info@cfgadvice.com.au

CRANAGE PRIVATE WEALTH PTY LTD

Cranage Private Wealth Pty Ltd ABN 97 007 009 903 is Corporate Authorised Representative No. 260866 of CFG Advice Pty Ltd. Cranage Private Wealth Pty Ltd provides financial advice services on behalf of CFG Advice Pty Ltd through the Authorised Representatives identified in their individual Adviser Profiles.

CURRENT FINANCIAL ADVISERS

Ben Cranage CFP®

Sam Cranage CFP®

Jeremy Beaumont

Dewmi Pathirana

Fraser Steggall

Rex Jelbart

Each adviser has an individual Adviser Profile containing their Authorised Representative number, qualifications, experience, specific authorisations, remuneration arrangements, and relevant interests. Copies are available from the adviser or by emailing info@cfgadvice.com.au.

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

CFG Advice Pty Ltd can offer the following financial services and products. The services available to you depend on your adviser's individual authorisations, which are set out in their Adviser Profile.

Superannuation and Retirement Planning

- Personal superannuation
- Corporate superannuation
- Industry and public sector superannuation
- Pensions and annuities
- Self-managed superannuation
- Centrelink and Veterans' Affairs assistance
- Aged care
- Retirement and redundancy planning

Wealth Creation and Investments

- 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

Wealth Protection

- Term life insurance
- Total and permanent disability insurance
- Trauma insurance
- Income protection insurance
- Business insurance
- Administrative assistance with life insurance claims and liaison with insurers, within the scope of our authorisations

Other Financial Planning Services

- Budgeting and cashflow management
- Debt management
- Estate planning assistance
- Tax-effective financial planning strategies

Your adviser may not be authorised to provide every service listed above. Please refer to your adviser's current Adviser Profile for their specific authorisations.

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Engagement and Discovery

Your adviser will collaborate with you to understand your financial circumstances, goals, and objectives. You may be asked about your income, expenses, assets, liabilities, superannuation, investments, insurance, taxation, and estate planning arrangements. It is important that the information you provide is accurate and complete and that you advise us of relevant changes.

Your adviser may use a Client Data Form, file notes, and a Risk Profile Questionnaire to record relevant information and your risk tolerance. Your identity must also be verified in accordance with applicable anti-money laundering and counter-terrorism financing requirements.

Engagement and Fees

Before commencing work, we will explain the scope of services, the advice or assistance to be provided, the fees and payment arrangements, and any information or action required from you. These matters may be documented in an engagement agreement.

Strategy and Personal Advice

Where personal advice is provided, it will be documented in a Statement of Advice. The Statement of Advice will explain the recommendations, basis of advice, strategies considered, material benefits and risks, applicable fees and costs, remuneration and relevant interests or conflicts.

Product Disclosure Statements

Where we recommend a financial product, you will receive the applicable Product Disclosure Statement. It contains information about the product's features, benefits, risks, conditions, fees, and any applicable cooling-off rights.

Implementation

If you decide to proceed, your adviser may assist you to implement the recommendations. This may include completing applications and liaising with insurers, superannuation funds, investment platforms, and other product providers.

GENERAL ADVICE

We may provide general advice that does not consider your personal objectives, financial situation, or needs. You should consider whether the advice is appropriate for you before acting on it and obtain personal advice if you require recommendations that consider your individual circumstances.

FURTHER ADVICE

Further advice may be documented in a Record of Advice, file note, or Statement of Advice, depending on the nature of the advice and applicable legal requirements. If you have not already received a copy of the record of further advice, you may request a copy in writing for up to seven years after the advice was provided.

SERVICE AND FEE ARRANGEMENTS

Ongoing Fee Arrangements

If you enter an ongoing fee arrangement with us, the arrangement will describe the services to be provided, the fees payable for the coming 12 months, the period during which fees may be charged, applicable consent requirements and how the arrangement may be terminated. We will seek the written consent required to continue the arrangement and, where applicable, to deduct fees from your nominated account. You may terminate the arrangement at any time by giving written notice.

Fixed-Term Arrangements

You may instead enter a fixed-term arrangement for a period not exceeding 12 months. The arrangement will describe the services, fees, and end date, and will not continue unless a new arrangement is entered.

HOW TO PROVIDE INSTRUCTIONS

You may provide instructions to your adviser by telephone, letter, or email. In some circumstances, written instructions or additional identity verification may be required. We may decline to act where an instruction is unclear or incomplete, authority cannot be verified, acting would be unlawful or further information is required.

REMUNERATION

Before providing advice, we will explain the fees that apply and any material remuneration or benefits we may receive.

Advice Preparation Fees

- Advice fees generally commence from \$4,400 including GST and vary depending on the scope and complexity of the services required. Factors that may influence the fee include the complexity of your circumstances, the number of entities involved, the strategies being considered and the implementation requirements.
- The agreed scope, fee and payment terms will be confirmed with you before work begins. Unless otherwise agreed in writing, 50% is payable when you accept our engagement and the balance is payable when the advice is presented.

Ongoing Adviser Service Fees

- Ongoing service fees generally commence from \$4,400 per annum including GST and vary depending on the scope of services selected, the complexity of your circumstances and the level of ongoing engagement required.
- The services to be provided, the applicable fee and the payment method will be agreed with you in writing before fees become payable.

Life Insurance Commissions

- Where permitted by law, CFG Advice Pty Ltd may receive commissions from life insurance providers when a life insurance policy is issued or continued.
- Initial commissions may be up to 66% of the first year's premium and renewal commissions may be up to 33% of ongoing premiums. These commissions are paid by the insurer and are not an additional fee charged to you.

- The actual insurer, commission rate and amount, or a reasonable estimate of the amount, will be disclosed before or when the relevant personal advice is provided. Any informed consent required by law will be obtained before the commission is accepted.

Share-Broking Service

- Where a share-broking service is provided, brokerage is charged at 0.33% of the transaction value, subject to a minimum charge of \$55 per trade, including GST where applicable.

Payment of Fees and Adviser Remuneration

- Fees and commissions attributable to financial services provided through Cranage Private Wealth Pty Ltd are initially received by CFG Advice Pty Ltd as the holder of Australian Financial Services Licence 501857.
- Under the commercial arrangements between CFG Advice Pty Ltd and Cranage Private Wealth Pty Ltd, CFG Advice Pty Ltd pays Cranage Private Wealth Pty Ltd 100% of that revenue, including the GST component, as a management fee.
- Cranage Private Wealth Pty Ltd is separately invoiced by CFG Advice Pty Ltd for licensee fees, professional indemnity insurance costs, and ASIC industry funding levies. These are commercial costs payable by Cranage Private Wealth Pty Ltd under its arrangements with CFG Advice Pty Ltd. They are not additional fees charged directly to you. The fees payable by you will be agreed and disclosed separately.
- Cranage Financial Group Pty Ltd employs Ben Cranage and Sam Cranage
- Cranage Private Wealth Pty Ltd employs Jeremy Beaumont, Dewmi Pathirana, Fraser Steggall and Rex Jelbart
- Advisers are remunerated through a base salary and, where applicable, a bonus measured against a balanced scorecard.
- Advisers do not receive advice fees, commissions, referral fees, dividends, or other payments directly from the financial products or services they recommend. Adviser-specific remuneration arrangements are disclosed in the relevant Adviser Profile.

Non-Monetary Benefits

- Representatives may receive permitted non-monetary benefits, including education and professional development, attendance at conferences, financial planning or product-related software, and other benefits permitted under applicable conflicted-remuneration provisions.

RELATED PARTIES

The following disclosures identify parties that are legally related to Cranage Private Wealth Pty Ltd and distinguish those relationships from other interests or commercial arrangements.

- Cranage Private Wealth Pty Ltd is the Corporate Authorised Representative that provides the financial advice services described in this FSG.
- Cranage Financial Group Pty Ltd, Cranage Private Wealth Pty Ltd, Cranage Superannuation Services Pty Ltd and Cranage Lending Solutions Pty Ltd are related entities.
- Cranage Superannuation Services Pty Ltd and Cranage Lending Solutions Pty Ltd are related parties of Cranage Private Wealth Pty Ltd.
- CFG Advice Pty Ltd is the Australian Financial Services Licensee and is not a related party of Cranage Financial Group Pty Ltd, Cranage Private Wealth Pty Ltd, Cranage Superannuation Services Pty Ltd or Cranage Lending Solutions Pty Ltd.
- Clients may be referred to Cranage Superannuation Services Pty Ltd or Cranage Lending Solutions Pty Ltd where we believe their services may assist in achieving a client's objectives. Clients are under no obligation to use these providers and are free to select alternative providers of their choice.
- Where a referral fee, commission or other benefit is paid or received in connection with a referral, details of the arrangement will be disclosed before you proceed.

OTHER INTERESTS AND ASSOCIATIONS

Adviser-specific ownership interests, directorships, governance roles, and other associations are disclosed in the relevant Adviser Profile and, where required, in the advice document provided to you.

SMA Portfolios

- The CFG Investment Series Growth, Balanced and Income SMA portfolios are not related parties of Cranage Financial Group Pty Ltd, Cranage Private Wealth Pty Ltd, CFG Advice Pty Ltd or your adviser.
- Certain Authorised Representatives may participate in the investment governance process associated with these portfolios. No additional remuneration, fee, commission, rebate, or other payment is received by an adviser because of participation in that investment governance process.
- Neither Cranage Financial Group Pty Ltd, Cranage Private Wealth Pty Ltd, CFG Advice Pty Ltd nor your adviser receives a fee, commission, rebate, or other payment merely because a client invests in these SMA portfolios.
- The relevant SMA is issued by Macquarie Investment Management Limited, and the underlying portfolios are managed by Morningstar Investment Management Australia Limited.

REFERRAL PARTNERS

From time to time, we may refer clients to external professionals where we believe their expertise may assist in achieving a client's objectives.

- Accountants
- Solicitors and estate planning lawyers
- Lending professionals
- Property advisory consultants
- Property buyer advocates
- Other professional service providers

Referral fees or other benefits may be paid to or received by Cranage Private Wealth Pty Ltd in connection with certain referral arrangements. Individual advisers do not receive those payments personally.

Any referral arrangement that may influence the financial services provided to you, including the nature of any fee, commission, or other benefit, will be disclosed to you before you proceed.

COMPLAINTS

If you have a complaint about a financial service provided by us or one of our representatives, please contact our Advice Dispute Resolution Team.

Telephone: 03 9097 6000

Email: info@cfgadvice.com.au

Mail: Advice Dispute Resolution Team, PO Box 534, Flinders Lane VIC 8009

- We will acknowledge your complaint within one business day where practicable.
- For a standard financial services complaint, we will provide an Internal Dispute Resolution response no later than 30 calendar days after receiving the complaint, unless a different statutory timeframe or permitted exception applies. If we are unable to respond within the applicable timeframe, we will notify you in writing of the reasons for the delay and your right to lodge a complaint with AFCA.
- If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), which provides free and independent financial services complaint resolution.

Australian Financial Complaints Authority

Telephone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

Complaints may also be lodged online through the AFCA website.

Compensation Arrangements

- CFG Advice Pty Ltd maintains professional indemnity insurance intended to satisfy the compensation arrangement requirements applying to Australian financial services licensees.
- Subject to the terms of the policy, the insurance covers relevant conduct of current representatives and former representatives undertaken while authorised.

PRIVACY

- We collect and retain personal information required to provide financial services, comply with legal obligations, and maintain appropriate records. You may choose not to provide information we request. However, we may be unable to provide advice or other services if we do not have sufficient information to meet our legal and professional obligations.
- Your personal information may be disclosed to service providers involved in providing financial services, including:
 - Financial product and platform providers
 - Financial planning software providers
 - Administration and paraplanning providers
 - Professional advisers
 - Other service providers engaged to support our operations
- Our administration and paraplanning service providers may operate in, or access personal information from, the Philippines. Our other approved technology and service providers are located in Australia.
- You may obtain a copy of our Privacy Policy from your adviser by contacting CFG Advice Pty Ltd or from the Cranage Financial Group website at www.cranagegroup.com.au/privacy-policy. The Privacy Policy explains how we collect, hold, use and disclose personal information, how you may request access to or correct your personal information and how privacy complaints may be made.