Crabtree Private Wealth Pty Ltd
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08 8330 0289
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Financial Services Guide: Part Two

This document is Part Two of a Financial Services Guide & must be read in conjunction with Part One.

This Financial Services Guide (FSG) contains important information about:

- Your Authorised Representative/s;
- The Financial Products and Services provided by your Authorised Representative;
- How your Authorised Representative charges for their services; and
- How NEO Financial Solutions Pty Ltd (the Licensee, 'NEOFS' AFSL 385845) and its Authorised Representatives are paid.

AUTHORISED REPRESENTATIVE PROFILE

CORPORATE AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Crabtree Private Wealth Pty Ltd
Authorised Representative ASIC Number	1274438
Trading Name	Crabtree Private Wealth Pty Ltd
Business Address	87 Devereux Road, LINDEN PARK SA 5065
Postal Address	PO Box 6210 LINDEN PARK SA 5065
Telephone	08 8330 0289
Mobile	0407 051 110
Email	brett.crabtree@privatewealth.com.au
Website	www.crabtreeprivatewealth.com.au

Crabtree Private Wealth Pty Ltd is a Corporate Authorised Representative of NEO Financial Solutions Pty Ltd AFSL 385845.

SUB AUTHORISED REPRESENTATIVE PROFILE

Authorised Representative Name	Brett Crabtree
Authorised Representative ASIC Number	229193
Mobile	0407 051 110
Email	brett.crabtree@privatewealth.com.au

Brett Crabtree is a Sub Authorised Representative of Crabtree Private Wealth Pty Ltd.

AUTHORISED REPRESENTATIVE BACKGROUND

Brett Crabtree has been successfully advising farmers, business owners and "Mum & Dad" clients and their families throughout Australia since 2001 in relation to their financial needs, wealth creation, management of assets and further advice. This broad spectrum of clients stems from Brett's relationship- based approach towards his clients.

Brett has been delivering in-person presentations and online webinars to farmers and business owners across rural and regional Australia since 2001 in the areas of off-farm wealth management, succession planning and other relevant topics. As any client would expect from a professional advisor, Brett possesses strong communication skills and provides the highest level of professional service and advice. Brett is devoted to ongoing education through mandatory Professional Development within the Financial Advice industry.

Qualifications & Designations:

- Advanced Diploma of Financial Planning
- Associate of the Financial Planning Association (FPA)
- Registered Tax Practitioner (Financial Adviser)

PRODUCTS & SERVICES OFFERED

FINANCIAL PRODUCTS OFFERED

The Authorised Representative named in this Financial Services Guide has been authorised by NEOFS to provide Financial Product Advice and Deal in the following products:

✓	Deposit & Payment Products	✓	Managed Investments
✓	Government Debentures, Stocks & Bonds	✓	Securities
✓	Life Products – Life Risk Insurance Products	✓	Superannuation, RSA's & Retirement Income Stream Products
✓	Life Products – Investment Life Insurance Products		

Only products researched and approved by NEOFS can be recommended by your Authorised Representative.

SERVICES OFFERED

The Authorised Representative named in this Financial Services Guide is able to offer you the following services:

✓	Personal Risk Insurance	✓	Managed Investments	✓	Transition to Retirement Strategies
✓	Debt Management	✓	Securities	✓	Centrelink & Veteran Affairs Planning
✓	Guidance on Budgeting	✓	Business Succession Planning	✓	Socially Responsible Investments
✓	Wealth Accumulation Strategies	✓	Estate Planning Strategies	✓	Salary Packaging
✓	Superannuation	✓	Pre-Retirement Strategies	✓	Direct Property – Strategies Only
✓	Gearing (Non-Margin Lending)				

SERVICES & PRODUCTS NOT OFFERED

Your Authorised Representative is unable to offer you advice or services regarding the financial products or services listed below. We may have referral arrangements in place for a service or financial product listed below. Please inform us if you wish to receive advice in these areas and we will be happy to refer you to a suitably qualified adviser. It is important for you to understand that we do not endorse, recommend or accept responsibility for the services, strategies and/or products provided by external referral service providers.

×	General Insurance	×	Standard Margin Lending	×	Managed Discretionary Accounts
×	Derivatives	×	Self-Managed Superannuation Funds	×	Direct Property - Sales

HOW WE GET PAID

NEOFS receives all remuneration upon implementation of the products and services provided by your Authorised Representative. NEOFS then pays Crabtree Private Wealth Pty Ltd 100% of all remuneration received.

Crabtree Private Wealth Pty Ltd is owned by Brett Crabtree (95% of shares on offer) and Ritt Watchman Nominees Pty Ltd (5% of shares on offer). Both ownership groups are entitled to a share of any profits generated by the business activities of Crabtree Private Wealth Pty Ltd. Typically profits are distributed in the form of fully franked dividends. Prior to any distribution of profit, Brett Crabtree will draw an income from Crabtree Private Wealth in the form of a regular distribution. This amount may vary.

Following is a guide as to how commissions and/or fees may be charged. If you choose to receive personal advice, the Statement of Advice you receive will detail the specific payments in relation to the products recommended.

WHAT ARE THE COSTS

All fees are inclusive of GST.

Your Authorised Representative may provide you with an initial meeting for which there is no charge or fee. Crabtree Private Wealth will generally absorb the cost of this. Further meetings including the preparation, implementation and ongoing advice will be charged by one or a combination of methods as outlined below. You may elect to be invoiced directly for these fees to be paid to NEOFS or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

Initial Appointment	
We will collect information from you at this meeting and provide you with general advice only at this meeting. The costs in providing comprehensive advice services will be quoted to you at this meeting. To receive comprehensive advice, you will need to have a Statement of advice prepared.	**$0**
Fee for Service Hourly Rate	
We may charge an hourly rate for the services we provide.	**$275 / Hour**

Statement of Advice Preparation (SOA) Fees	From (Min)	To (Max)
We may fees based on the complexity of the advice provided. *We are pleased to advise that we will generally waive SOA preparation fees where you decide to implement our advice, however fees will apply should you choose not to.*	**$1,200**	**$3,600**
Implementation of Advice (Non-Insurance) (1st Year only)	**From (Min)**	**To (Max)**
Implementation Fee: Flat Fee Investment of superannuation and non-superannuation funds	**$0**	**$2,200**
Life Insurance Commission (1st Year only)	**From (Min)**	**To (Max)**
This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e. premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees or levies.		
For insurance approved **from 1 Jan 2019 to 31 Dec 2019**: Example: if the annual premium was $1,000 NEOFS would receive up to $770 in the first year based on the maximum.	**0%**	**77%**
For insurance approved **from 1 Jan 2020 onwards**: Example: if the annual premium was $1,000 NEOFS would receive up to $660 in the first year based on the maximum.	**0%**	**66%**
Ongoing Advice Fee (Non-Insurance)	**From (Min)**	**To (Max)**
Ongoing Advice: Flat Fee Ongoing Advice fees will be determined by the complexity and requirements of the recommended strategy.	**$1,100**	**$13,200**
Ongoing Advice: Asset Scale Fee Based on the account balance of superannuation and non-superannuation portfolios. The ongoing commission is paid based on the value of your holding in a product for as long as you hold the product. Example: if your account balance is $250,000 and you are charged 0.88%, NEOFS would receive $2,200 per annum.	**0%**	**1.00%**
Ongoing Life Insurance Commission (Year 2 onwards)	**From (Min)**	**To (Max)**
NEOFS may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay. Example: if you're annual premium is $1,000 NEOFS would receive up to $330 per annum based on maximum.	**0%**	**33%**

Other Remuneration I may receive:

Nil

FSG Issued by: NEO Financial Solutions Pty Ltd
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