My Online Adviser

Strategic Advice, Made Simple

FINANCIAL SERVICES GUIDE



Macy Brockhurst
Authorised Representative of:
Consilium Advice Pty Ltd ABN 86 158 826 647
Authorised Representative Number: **001317688**

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T/A My Online Adviser Pty Ltd
ACN **65 634 061 199**
Corporate Authorised Representative of:
Consilium Advice Pty Ltd
Authorised Representative Number **1277248**

Address

4 / 96 Aerodrome Road	**Postal address**
Maroochydore QLD 4558	**PO Box 1715**
(please contact me via phone for meeting venues)	**Sunshine Plaza QLD 4558**

Telephone: 0483 913 484
Email: macy@myonlineadviser.com
Website: https://myonlineadviser.com

Not independent

Consilium Advice Pty Ltd and I as your adviser may receive commission based on your premium for the duration of time you hold an insurance policy, fees based on the volume of assets under advice and gifts and other non-monetary benefits. For these reasons, we are unable to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

About Macy Brockhurst

Adviser Name

When "I", "me", "my" or "mine" are mentioned in the following, they refer to Macy Brockhurst as an Authorised Representative of **Consilium Advice Pty Ltd**, Representative Number 00131688.

My licensed authority to act

I am authorised to provide advice that is appropriate and reasonable given your needs and circumstances.

The areas in which I can provide advice to you include:

- Superannuation
- Life Risk Insurance Products
- Investment Life Products
- Basic Deposit Products
- Managed investment schemes including invest or directed portfolio services
- Retirement Savings Account Products

My experience & education

Experience

I have been in the financial planning industry since January 2021 and starting my Financial Planning journey with a dedication to assist and help clients reach their goals and financial security.

Qualifications & Certifications

- 2025 – Graduate Diploma in Financial Planning; Kaplan
- 2025 – passed FASEA exam

My advice

I will provide you with advice in a tailored financial plan after gathering the required information on your financial circumstances and objectives. Until then, I may only offer general information on products and strategies I have at my disposal, which you should not take as personal advice suitable to your needs until I have provided a formal Statement of Advice to you.

How do I charge for my services?

I am paid for my services in two ways:

1. By an advice fee that is negotiated between clients and myself at the time of initial consultation and/or engagement. Clients have a choice of either paying the advice fee upfront or on an agreed frequency.
2. Client/s can arrange to pay fees and/or commissions (commissions paid only from life insurance products) through various product providers with the consent of the clients.

Note: All fees and/or commissions are initially paid to the licensee, Consilium Advice Pty Ltd, who forwards all fees and commissions directly to the nominated bank account of my business

Why you are receiving this Financial Services Guide

This Financial Services Guide (FSG) is an important document that we are required to give you as a condition of our Australian Financial Services License.

It is designed to provide you with information about your Adviser and their Licensee, Consilium, an understanding of what to expect from our services, what you can do if you have a complaint about our services, as well as the associated fees and charges.

This guide contains important information about:

- Financial services and products we offer
- How we are paid for our services, including all forms of fees or other benefits that may be received by us and related parties in connection with the financial services provided
- Any interests, associations or relationships that could influence the advice we give you, and
- Our internal and external dispute resolution procedures and how you can access them, and
- Our privacy policy

You may also receive the following documents when we provide financial services or products to you

Statement of Advice (SOA)

A SOA is provided when you receive personal advice about a product or service. It will include the following important information:

- The advice given and the basis of the recommendations

- Information on fees and commissions that may be received for the advice
- Any associations, relationships or interests that could influence the advice we provide

Record of Advice (ROA) My advice

A ROA can be provided to you either prior to a SOA, to record any conversations or after a SOA, to document any minor variations to the original SOA provided to you.

Product Disclosure Statement (PDS)

A PDS is provided when we make a recommendation to acquire a particular financial product or offer to issue or arrange the issue of a financial product. The PDS outlines the key features, significant benefits, risks and fees associated with the product.

Service Agreements

Prior to any advice being given, we may ask you to enter into an agreement for the provision of this advice. An Ongoing Service Agreement is a formal contract that outlines the benefits, services and support offered by Consilium for ongoing service.

Types of advice

Authorised Representatives of Consilium may be able to provide financial product advice in several ways, as outlined in the table below:

Personal Advice	Where we consider more than one of a client's objectives, financial situation and needs
Limited Advice	Our advice may be limited to a specific area of specialisation
Restricted Advice	Our advice may be restricted to a specific financial product or service
General Advice	We may provide you with general information about a financial product, including its features and benefits
No Advice / Execution Only	No personal advice is provided but you may instruct us to execute a certain transaction on your behalf

How we are remunerated for the services provided

Consilium and its Authorised Representatives offer a variety of payment options for the services provided. These may include one or more of the following:

- Fee for service
- Commission

Remuneration for advice services provided to you are fully disclosed in the Statement of Advice provided to you. All costs of advice will be outlined in full to you prior to any advice being delivered.

Referrals

Consilium and its Authorised Representatives is fully aligned to the FASEA Code of Ethics whereby your Adviser must abide by the Code when referring you to a third party for a service that they can't provide and in reverse, if a third party refers you to the adviser. Provided that there is no conflict of interest for the Adviser and that the service is in your best interest, the third party may receive a fee for the referral.

If your Adviser referred you to a third party for a service they could not provide, the Adviser can't receive a referral fee. The Advisers' employer can receive the fees provided it does not create a conflict for your Adviser. It is important to note that your Adviser will only refer you to another party if it is in your best interest to do so.

As part of the Code, you must give free, prior and informed full consent for any benefit that will be obtained before being referred.

You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

MyOnlineAdviser Referral

MyOnlineAdviser Pty Ltd has a 'Referral Agreement' with **Shielded Pty Ltd T/AS Shielded Insurance Brokers** (CAR1247722) [ABN 92 612 044 630] Authorised Representative of **Community Broker Network Pty Ltd** (ABN 60 096 916 184) (Licensee)

What should I do if I dispute the advice given?

Consilium prides itself on providing high quality service to its clients. We are a member of the Australian Financial Complaints Authority (AFCA).

If you have a complaint about the financial services provided, you must take the following steps:

Contact your adviser to discuss the complaint

If the complaint is not satisfactorily resolved within 7 days, please contact the Complaints Manager at Consilium on

☎ **1300 752 664 or put your complaint in writing & send it to:**

14 Audie Pde, BERKELEY VALE, NSW, 2261 or

admin@australianadvisory.com.au

We will try to resolve your complaint quickly and fairly and will respond in writing within 30 days.

If you are not satisfied with our response, or if you have not received a response within 30 days, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA). This service is provided free of charge.

Toll free: 1800 931 678

info@afca.org.au

GPO Box 3 MELBOURNE VICTORIA 3001

www.afca.org.au

AFCA Process

Stage 1 of the AFCA process is where AFCA facilitates discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

Stage 2 is conciliation by conference with both parties facilitated by AFCA. The role of the conciliator is to provide guidance on the issues in the complaint, assist the parties to explore options and come to an agreement with settlement.

Stage 3 when negotiations do not achieve an agreed settlement, AFCA will make a decision on the merits of the complaint (the Determination), taking into account the relevant law, industry codes & good practice, previous relevant determinations, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

The Australian Securities and Investments Commission (ASIC) also has a free call information line on:

1300 300 630

which you may use to make a complaint or to obtain information about your rights.

Compensation arrangements

Consilium Advice Pty Ltd is covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001 (Cth) for compensation arrangements. The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of Consilium Advice Pty Ltd, where even subsequent to these actions they have ceased to be employed by or act for Consilium Advice Pty Ltd.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.

Privacy of your information

We are required to maintain records for a minimum of seven (7) years. If you wish to examine your file you should ask your Consilium adviser.

We have a strong commitment to protecting your personal details. For more information, please read our Privacy Policy by going to www.consiliumadvice.com.au

About the Licensee - Consilium

Your adviser operates under the Consilium's financial services licence – Consilium Advice Pty Ltd AFSL No. 424974.

Consilium is a financial services business that provides tailored advice and product solutions. It does this through its Authorised Representatives ('advisers') who can provide advice in various capacities as outlined in this Financial Services Guide (FSG).

Consilium is responsible for any financial advice or products provided to you by its Authorised Representatives. Your financial adviser will be acting on behalf of Consilium, but all our advisers have a duty of care to act in the best interests of their clients at all times.

Contacting Consilium

You can contact Consilium by:

☎ **1300 752 664 - 9am to 5pm Monday to Friday**

✉ **admin@consiliumgroup.com.au**

14 Audie Pde, BERKELEY VALE, NSW, 2261

www.consiliumadvice.com.au

FSG Acknowledgment of Receipt

I/we have received the Financial Services Guide from Macy Brockhurst, Authorised Representative of Consilium Advice Pty Ltd AFSL 424974.

Client 1. name

Signature

Date dd/mm/yyyy

Client 2. name

Signature

Date dd/mm/yyyy