

# FINANCIAL SERVICES GUIDE

**CFG Advice Pty Ltd | AFSL 501857**

Version 6.2 | 28/04/2026

**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 (The Licencee) and your Financial Adviser (Adviser), who is an authorised representative of by CFG Advice Pty Ltd. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

**Please take the time to review this FSG before engaging our services.**

### NOT INDEPENDENT

CFG Advice Pty Ltd and our Advisers may receive commissions associated with the issue of life insurance products.

We may recommend you invest in the

- CFG Investment Series – Income SMA
- CFG Investment Series – Balanced SMA
- CFG Investment Series – Growth SMA

Some of our authorised representatives may partner with Morningstar to construct these investment portfolios that are available through the Macquarie Wrap platform. These authorised representatives are members of the Investment Committee.

For these reasons, we do not represent ourselves as independent, impartial or unbiased. Please refer to the 'Remuneration' section for more information.

## HOW TO CONTACT US

CFG Advice Pty Ltd  
ABN 62 621 016 055

Level 1, 4 Riverside Quay  
SOUTHBANK VIC 3006

PO Box 534  
FLINDERS LANE VIC 8009



03 9097 6000



info@cranagegroup.com.au



<https://www.cranagegroup.com.au/>

## FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

CFG Advice Pty Ltd can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



### Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care
- Retirement & Redundancy Planning



### Wealth Creation and Investments

- Non- Basic Deposit Products
- Cash and Term Deposits
- Investment Bonds
- Managed Investments including IDPS
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing
- Credit Assistance
- Government Debentures Stocks or Bonds



### Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance
- Insurance Claims Assistance



### Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance
- Tax Strategies

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



### Engagement and Discovery

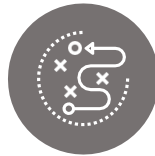
In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



### Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instruction

## REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

### Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to CFG Advice Pty Ltd before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

### The Licensee

CFG Advice Pty Ltd receives a flat fee per Adviser for the provision of services required under its AFSL.

### Related Parties

CFG Advice Pty Ltd is related to other companies, and own and distribute the following products:

#### Related Parties

Cranage Private Wealth Pty Ltd  
Cranage Superannuation Services Pty Ltd.  
Cranage Lending Solutions Pty Ltd.

#### Referral Parties

Pacific East Coast

#### Shareholdings

Cranage Financial Group (including Cranage Private Wealth Pty Ltd, Cranage Superannuation Services Pty Ltd and Cranage Lending Solutions Pty Ltd).

#### Product Arrangements

We wholly own: CFG Investment Series – Growth, Balanced and Income (SMA).  
Some of our authorised representatives are on the investment committee.

Your Adviser may hold shares in CFG Advice Pty Ltd or other companies related to product providers which may influence, or be seen to influence, the advice that they provide you. Your Adviser will disclose any relevant shareholding and any other potential conflicts within the Adviser section of this FSG and/or advice document.

For a complete listing of all CFG Advice Pty Ltd related bodies corporate, please visit:  
<https://www.cranagegroup.com.au/>

## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Advice Dispute Resolution Team to discuss your complaint.

**Phone** 03 9097 6000

**Online**

<https://www.cranagegroup.com.au>

**Email**

[advice\\_complaints@cranagegroup.com.au](mailto:advice_complaints@cranagegroup.com.au)

**Mail**

Advice Dispute Resolution Team  
PO Box 534  
FLINDERS LANE VIC 8009

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Phone** 1800 931 678 (free call)

**Online** [www.afca.org.au](http://www.afca.org.au)

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Mail** GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

## PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

CFG Advice Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy here

<https://www.cranagegroup.com.au/>

# ABOUT YOUR ADVISER

## APPRISE HARPEL GROUP PTY LTD

ABN 656 684 420 055

Authorised Representative (CAR) No 1305093

### **Timothy Carrigg**

Authorised Representative No. 247398

### **Peter Bradea**

Authorised Representative No. 1251328

### **Joel Seach**

Authorised Representative No. 1003952

We are authorised representatives of CFG Advice Pty Ltd (ABN 62 621 016 055), Australian Financial Services Licence Number 501857. We offer our financial services on behalf of CFG Advice Pty Ltd.

### **Nazampreet Kaur**

Authorised representative No. 1233071

## Business Contact Details



1300 554 582



[info@ahfg.com.au](mailto:info@ahfg.com.au)

[tim@ahfg.com.au](mailto:tim@ahfg.com.au)

[peter@ahfg.com.au](mailto:peter@ahfg.com.au)

[joel@ahfg.com.au](mailto:joel@ahfg.com.au)

[naz@ahfg.com.au](mailto:naz@ahfg.com.au)



[www.ahfg.com.au](http://www.ahfg.com.au)

## About Me – Timothy CARRIGG

I became an authorised representative in 1998. I have been authorised through CFG Advice Pty Ltd since 1 April 2020.

I hold the following qualifications:

- Diploma in Business (Accounting) – Swinburne University
- Diploma in Financial Planning – Deakin University
- Certified Financial Planner (CFP) – Financial Advisers Association of Australia (FAAA)
- Business Succession Specialist

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I hold the following memberships:

- Financial Advisers Association of Australia (FAAA)

## My remuneration

I am a director of Apprise Harpel Group Pty Ltd and remunerated by way of a salary, bonus and profit share.

## About Me – Peter [Petru] BRADEA

I became an authorised representative in 2017. I have been authorised through CFG Advice Pty Ltd since 1 April 2020.

I hold the following qualifications:

- Bachelor of Economics (Accounting and Information Management Systems)
- Master's Degree of Financial Management
- Diploma and Advanced Diploma in Financial Planning – Monarch Institute
- Master's Degree in Financial Planning, Skills Unit - Griffith University
- Foundation of Directorship (AICD)

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

I hold the following memberships:

- Financial Advisers Association of Australia (FAAA)
- Australian Institute of Company Directors

## My remuneration

I am an employee of Apprise Harpel Group Pty Ltd and remunerated by way of a salary and bonus share.

**About Me – Joel SEACH** Bus Adv Dip FP, Mkt

I became an authorised representative in 2008. I have been authorised through CFG Advice Pty Ltd since 26/08/2024

I hold the following qualifications:

- Bachelor of Business
- Advanced Diploma of Financial Planning
- Advanced Diploma of Marketing

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

## My remuneration

I am a director of Apprise Harpel Group Pty Ltd and remunerated by way of a salary, bonus and profit share.

**About Me – Nazampreet Kaur**

I first became appointed in 2015 for a period to 2021 and reappointed again July 2025.

I am authorised under CFG Advice Pty Ltd

I hold the following qualifications

- Bachelor of Commerce
- Advanced Diploma of Financial planning
- Diploma of financial planning
- Certified Financial Planner (CFP) – Financial Advisers Association of Australia (FAAA)

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

- Passed the Financial Advisers Exam

Apprise Harpel Group Pty LTD and their advisers can provide the following financial services:

## My remuneration

I am an employee of Apprise Harpel Group Pty Ltd and remunerated by way of a salary and bonus share.

**About Me – Neithershan Nadarajah (Dash)**

Appointed in 1<sup>ST</sup>Oct 2025 as a Provisional Advisers, I am authorised under CFG Advice Pty Ltd in the capacity of a Provisional Adviser.

I hold the following qualifications

- Bachelor of Business (Financial Planning)

I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements:

Passed the Financial Advisers Exam

## My remuneration

I am an employee of Apprise Harpel Group Pty Ltd and remunerated by way of a salary and bonus share.

### Superannuation and Retirement Planning

Personal Superannuation  
Pensions and Annuities  
Self-Managed Superannuation  
Centrelink / Veterans' Affairs Assistance  
Aged Care

### Wealth Creation and Investments

Deposit Products  
Investment Bonds  
Managed Investments  
Exchange Traded Products  
Listed Securities (Shares and other products)  
Margin Lending  
Gearing  
Derivatives

### 1003952Wealth Protection

Personal Insurance  
Business Insurance  
Insurance Claims Assistance

### Other Financial Planning Services

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance

## REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

## YOUR ADVISER

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

All fees and commissions are initially paid to CFG Advice Pty Ltd before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than \$300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in this document and your Statement of Advice.

## OUR FEES

Details of the ranges and amounts of remuneration are set out below. Amounts are exclusive of GST. All fees will be quoted prior to the service.

### Advice preparation fees

The cost of your advice will reflect the complexity of your needs. As a guide, our advice fees are start at a minimum of **\$8,000 plus GST**.

A percentage of this fee is payable in advance if you agree to move forward with us via our 'Letter of engagement'. This cost also includes implementation of all our advice.

The remainder of this fee is payable ongoing through the timeframe of the engagement.

The cost of your advice will reflect the complexity of your needs. As a guide, if required there may be ongoing advice fees and generally start from **\$8,000 plus GST**.

### Share Broking Service

We provide our clients with a direct share broking service. We charge our clients a brokerage rate of 0.33% with a minimum of \$55 per trade.

### Benefits interests and associations

The business, associated entities or I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

#### Related Parties

Crantage Superannuation Services Pty Ltd.  
Crantage Lending Solutions Pty Ltd.

#### Referral Parties

Pacific East Coast

#### Shareholdings

Crantage Financial Group (including Crantage Private Wealth Pty Ltd, Crantage Superannuation Services Pty Ltd and Crantage Lending Solutions Pty Ltd).

#### Product Arrangements

CFG Investment Series – Growth, Balanced and Income (SMA)