

# Website Disclosure Information

Consilium Advice Pty Ltd | AFSL: 424974

Version number 1.0 | 01/09/2025

## Understanding the advice process and our relationship with you

This **Website Disclosure Information (WDI)** is to be displayed on the adviser's website in accordance with the conditions of our Australian Financial Services Licence (AFSL). It should reflect the same information contained in the adviser's **Financial Services Guide (FSG)**.

This WDI is designed to provide you with the 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.
- Our internal and external dispute resolution procedures and how you can access them, and
- Our privacy policy.

### **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 the Licensee - Consilium

Your adviser operates under 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 Website Disclosure Information (WDI).

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:



**+612 8091 7854 – 9am to 5pm Monday to Friday**



**[admin@consiliumgroup.com.au](mailto:admin@consiliumgroup.com.au)**



**14 Audie Pde, Berkeley Vale, NSW 2261**



**[www.consiliumgroup.com.au](http://www.consiliumgroup.com.au)**

## Types of advice

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

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

## 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 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.

### 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, rebalance investments, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice (ROA)**.

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

## 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 instructions.

## 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.

## 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:



**+612 8091 7854 – 9am to 5pm Monday to Friday**



**[admin@consiliumgroup.com.au](mailto:admin@consiliumgroup.com.au)**



**14 Audie Pde, Berkeley Vale, NSW 2261**

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



**GPO Box 3 MELBOURNE VICTORIA 3001**



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

## Our Advisers



### Berenice Roberts

Authorised Representative of Consilium Advice Pty Ltd ABN 86 158 826 647

Authorised Representative No: 001006049

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Hanaty Pty Ltd ATF The Roberts Family Trust

T/As East Coast Retirement Planning

Corporate Authorised Representative Number: 001282309

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3 Silkwood Road, Lennox Head NSW 2478

PO Box 172, Lennox Head NSW 2478

Ph: 0413 814 708

Email: [berenice@eastcoastretirement.com.au](mailto:berenice@eastcoastretirement.com.au)

Website: [www.eastcoastretirement.com.au](http://www.eastcoastretirement.com.au)

## About Berenice

When “I”, “me”, “my” or “mine” are mentioned in the following, they refer to Berenice Roberts as an Authorised Representative of **Consilium Advice Pty Ltd**, Representative Number 1006049.

## 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 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
- Gearing

### Other Financial Planning Services

- Budgeting and cashflow management
- Debt management
- Estate planning assistance



## My experience and education

I commenced my career as a financial adviser in 1996 and became an authorised representative of Consilium Advice Pty Ltd on 26/08/2025.

I hold the following qualifications:

- Diploma of Financial Planning – Deakin University
- CERTIFIED FINANCIAL PLANNER ®
- NSW Justice of the Peace – Reg No 143494

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

- Passed the Financial Advisers Exam (FASEA exam)

I hold the following memberships:

- Financial Advice Association of Australia (FAAA)

## 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



## Our Advisers



### Tyler Roberts

Authorised Representative of Consilium Advice Pty Ltd ABN 86 158 826 647

Authorised Representative No: 001315108

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Hanaty Pty Ltd ATF The Roberts Family Trust  
T/As East Coast Retirement Planning  
Corporate Authorised Representative Number:  
001282309

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18 Midson St, Petrie QLD 4502

PO Box 172, Lennox Head NSW 2478

Ph: 0432 594 546

Email: [tyler@eastcoastretirement.com.au](mailto:tyler@eastcoastretirement.com.au)

Website: [www.eastcoastretirement.com.au](http://www.eastcoastretirement.com.au)

## About Tyler

When “I”, “me”, “my” or “mine” are mentioned in the following, they refer to Tyler Roberts as an Authorised Representative of **Consilium Advice Pty Ltd**, Representative Number 1315108.

## 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 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
- Gearing

### Other Financial Planning Services

- Budgeting and cashflow management
- Debt management
- Estate planning assistance

## My experience and education

Before stepping into the world of financial advice, I served as a Queensland Police officer for over 11 years. That experience shaped my commitment to integrity, fairness and service.

I hold a Bachelor of Business (Financial Planning) from Queensland University of Technology, graduating with distinction in 2024. I commenced my career as a provisional financial adviser in 2024 and became an authorised representative of Consilium Advice Pty Ltd on 26/08/2025.

I hold the following qualifications:

- Bachelor of Business (Financial Planning) – Queensland University of Technology
- Passed the Financial Advisers Exam on the 7<sup>th</sup> of November 2024

I hold the following memberships:

- Financial Advice Association of Australia (FAAA)

## How do I charge for my services?

I am paid for my services in two ways:

3. 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.
4. 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