



# Constellation+

Constellation Wealth Pty Ltd ABN 21 692 963 894  
Phone 02 8814 7977 | info@constellationwealth.com.au  
Suite 416, 2-8 Brookhollow Avenue, Norwest NSW 2153

## Financial Services Guide

Date 11/02/2026 Version 1.0

### Licensee:

Constellation Wealth Pty Ltd  
ABN 21 692 963 894  
AFSL 700211

### Authorised Representatives:

#### Corporate authorised representative

Constellation Financial Planning Pty Ltd  
ABN 94 138 877 193  
ASIC authorised representative number 1270547

#### Advisers

- Sub-authorised representative – Steven Clarke
  - ASIC authorised representative number 433860
- Sub-authorised representative – Garrett Woods
  - ASIC authorised representative number 1270547

The Authorised Representatives act on behalf of Constellation Wealth Pty Ltd who is responsible for the services that they provide. This Financial Services Guide (FSG) is authorised for distribution by Constellation Wealth Pty Ltd.

### Contact Details

The contact details for Constellation Wealth Pty Ltd and Constellation Financial Planning Pty Ltd are:

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Telephone: (02) 8814 7977

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Email: info@constellationwealth.com.au

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Office/Post: Suite 416, 2-8 Brookhollow Ave NORWEST NSW 2153

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Website: <https://www.cfp.com.au>

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## Purpose of this FSG

This Financial Services Guide (FSG) will help you decide whether to use the services that we\* offer. It contains information about:

- Who we are and how we can be contacted
- The services we provide
- Our fees and how we are remunerated in relation to the services we provide
- How you can make a complaint.

\* In this document 'we' refers to Constellation Financial Planning.

## Not Independent

Constellation Wealth Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as independent, impartial or unbiased.

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## Our Services

In providing advice and other services described in this FSG, we act on behalf of Constellation Wealth Pty Ltd, who is responsible for the services we provide.

We are authorised to provide personal advice and dealing services in the following areas:

- Strategic Financial Planning
- Superannuation
- Retirement planning
- Government debentures, stocks or bonds
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Life products (investment and risk)
- Basic deposit products

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## Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

## Statements of Advice and Records of Advice

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

## Product Disclosure Statements

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product.

You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## Other Documents

If you enter into an Ongoing Fee Arrangement (OFA) with your adviser for a period greater than 12 months, a OFA document will be issued to you every 12 months. The OFA includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

If we charge our advice fees from either a superannuation or an investment account we will also seek your consent to deduct fees from that account.

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## Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this FSG.

If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate.

If at any time you wish to terminate your relationship with us, please contact us using the details provided in this FSG.

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## Approved Product List

Constellation Wealth Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers.

Constellation Wealth Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses as well as our in-house research team. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs we may, subject to Constellation Wealth Pty Ltd approval, recommend other products.

You can obtain a copy of the APL upon request.

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## Tax implications of our advice

Constellation Wealth Pty Ltd authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed, they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

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## Fees

All fees are payable to Constellation Wealth Pty Ltd and then passed on to Constellation Financial Planning in full. The actual fees charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. If our fees fall outside the ranges listed below we will seek your consent prior to engaging. The following section outlines the types of fees that may apply and are inclusive of GST.

### Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA. The Advice Preparation fee is based on the scope and complexity of advice provided to you. The range for these fees is between \$3,960 and \$9,900.

### Advice Implementation Fee

If you decide to proceed with our advice, we may charge a fee for the time we spend assisting you with implementation. The range for this fee is up to \$4,400.

### Ongoing Services Fees

Our Ongoing Service Fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly. The range for these fees is between \$275 and \$4,000 per month, or between 0.50% and 2.2% of your investment amount per month, or a hybrid of both. We may also provide services under a bespoke offering, in which case we will notify you of the fees prior to you engaging our services.

### Fixed Term and Ad Hoc arrangements

We may also provide advice services for a fixed period of time (less than 12 months) or one-off ad hoc services. A quote will be provided to you for your approval before the commencement of any work.

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## Insurance Commissions

Any commission amounts will be disclosed to you when providing advice.

We may receive up to 66% of the first year's premiums for new policies implemented, and up to 22% for each following year. For example, on any insurance policies implemented, if your premium was \$1,000, we would receive initial commissions of up to \$660 and ongoing commissions of up to \$220 per annum.

We may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

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## Other Benefits

We may also receive other benefits from product providers such as training, meals and entertainment. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

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## Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

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## Making a Complaint

If at any time you are not satisfied with our services, please contact your adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact:

### Complaints Supervisor

GARRETT WOODS  
Telephone: (02) 8814 7977

Email: [garrett@constellationwealth.com.au](mailto:garrett@constellationwealth.com.au)

Address: 416, 2-8 Brookhollow Ave, Norwest NSW 2153

If your complaint has not been resolved satisfactorily within 30 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

For any issues relating to financial advice, investments, superannuation, insurance or credit matters:

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)  
Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

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

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

For any issue relation to your personal information:

THE PRIVACY COMMISSIONER  
Address: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Email: [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

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## Your Privacy

The privacy of our clients and their personal information is an important issue for Constellation Wealth and Constellation Financial Planning (collectively referred to as Constellation). All information is collected, held and used by us in the strictest confidence and pursuant to the Constellation Privacy Policy. The following policy outlines how Constellation complies with the Australian Privacy Principles (APP), and how we collect, use, disclose and manage personal information.

### Confirming your identity

In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 Constellation is required by law to collect and maintain identification documents such as Drivers' Licences and Passports that allow us to satisfactorily confirm your identity.

### Collection of Information

- Constellation collects and holds your personal information for the sole purpose of providing financial services to you, and discharging our legal obligations.
- If the information you provide to us is inaccurate or incomplete, it may impact the quality and appropriateness of our recommendations.
- Where we are arranging insurance and/or investment products for

you, we will be required to collect and lodge relevant information for the purposes of those applications.

- Where you provide us with information about another person, such as your nominated beneficiary, you must ensure that they are aware information has been provided to us and of the existence of this document.

#### **Use and Disclosure**

We will only use or disclose your personal information in the following circumstances:

- For the purpose of providing you with financial services, or in arranging for the application of insurance or investments on your behalf;
- Where you provide your consent, either expressly or the individual would reasonably expect the APP entity to use or disclose the information for the secondary purpose implied by your behaviour, for information to be provided to a third party (e.g. your accountant);
- Where we are required by law;
- Where we are using the information in a direct marketing communication (you will have the option of electing not to receive direct marketing materials).

#### **Quality of Information**

We will make every effort to ensure that the personal information we collect is accurate, complete and up-to-date, however we will rely on you informing us if your personal details change.

#### **Security of Information**

We will take reasonable steps to protect the personal information we hold from misuse, loss, and from unauthorised access, modification or disclosure.

#### **Access to Personal Information**

You may at any time request access to your personal information from the past 7 years, that we hold. We will endeavour to comply with your request as soon as possible, which would normally be within a period of 14 days. In most cases there will be no charge for providing such information, however, requests involving large amounts of information may incur a handling fee.

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## **Professional Indemnity Insurance**

Constellation Wealth Pty Ltd holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act 2001 and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

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## **Adviser Remuneration**

Steven Clarke and Garrett Woods are owners of Constellation Financial Planning Pty Ltd and are paid a salary. They are also remunerated through the profits generated by the practice.



**Constellation** ✦  
FINANCIAL PLANNING

# Constellation Financial Planning Pty Ltd

## **FINANCIAL SERVICES GUIDE (Part 2)**

### Adviser Profile

Date of issue 11 February 2026 - Version 1.0

The financial services offered in this Guide are provided by:

**Constellation Financial Planning Pty Ltd** Corporate Representative No. 1260791  
ABN 94 138 877 193  
Suite 416, 2-8 Brookhollow Avenue Norwest NSW 2153  
**phone** 02 8814 7977 **email** hello@cfp.com.au  
Website: [www.cfp.com.au](http://www.cfp.com.au)

Constellation Wealth Pty Ltd ABN 21 692 963 894  
Australian Financial Services Licence Number: 700211  
Suite 416, 2-8 Brookhollow Ave, Norwest NSW 2153  
Ph: (02) 8814 7977

## Introduction

This Adviser Profile is Part 2 of our Financial Services Guide (FSG) and provides you with further information about your Authorised Representative of Constellation Wealth. The Adviser Profile must be read in conjunction with Part 1 of the FSG and if Part 1 is not attached please ask the adviser for this profile or contact Constellation Wealth's Head Office on (02) 8814 7977.

## About our organisation

Since 2013, the advisers at Constellation Financial Planning have been working closely with individuals and families to form lasting relationships with our clients to help them meet their financial goals.

## Who is my adviser?

### Steven Clarke

Authorised Representative No.  
433860

#### Qualifications:

- ✦ Diploma of Financial Planning
- ✦ Advanced Diploma of Financial Planning
- ✦ Master of Business
- ✦ Graduate Diploma of Financial Planning

#### Memberships:

- ✦ Financial Advice Association Australia (FAAA)
- ✦ Association of Independently Owned Financial Professionals (AIOFP) - *represents advisers who may not be independent under the Corporations Act. This means they may accept commissions or other payments, have conflicts of interest that might arise from their associations with product issuers, or have restrictions in relation to the products on which they advise.*

### Steven operates under Constellation Financial Planning Pty Ltd, Corporate Authorised Representative No. 1260791

Address: Suite 416, 2-8 Brookhollow Ave, Norwest NSW 2153  
Postal: Suite 416, 2-8 Brookhollow Ave, Norwest NSW 2153  
Phone: 02 8814 7977  
Email: [steve@cfp.com.au](mailto:steve@cfp.com.au)  
Website: [www.cfp.com.au](http://www.cfp.com.au)

### Garrett Woods

Authorised Representative No. 1270547

#### Qualifications:

- ✦ Diploma of Financial Planning
- ✦ Bachelor of Applied Finance
- ✦ Graduate Diploma of Financial Planning

#### Memberships:

- ✦ Association of Independently Owned Financial Professionals (AIOFP) - *represents advisers who may not be independent under the Corporations Act. This means they may accept commissions or other payments, have conflicts of interest that might arise from their associations with product issuers, or have restrictions in relation to the products on which they advise.*

### Garrett operates under Constellation Financial Planning Pty Ltd, Corporate Authorised Representative No. 1260791

Address: Suite 416, 2-8 Brookhollow Ave, Norwest NSW 2153  
Postal: Suite 416, 2-8 Brookhollow Ave, Norwest NSW 2153  
Phone: 02 8814 7977  
Email: [garrett@cfp.com.au](mailto:garrett@cfp.com.au)  
Website: [www.cfp.com.au](http://www.cfp.com.au)

## What kinds of financial services are you authorised to provide me and what kinds of financial products do those services relate to?

The financial services and products which **Steven and Garrett** can provide advice on comprise:

- ✦ Deposit Products;
- ✦ Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- ✦ Share Market Investments;
- ✦ Tax Effective Investments;
- ✦ Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- ✦ Retirement Planning including aged care and estate planning;
- ✦ Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance.

Only products approved by Constellation Wealth Pty Ltd may be recommended by the adviser.

## How are any remunerations, fees or other benefits calculated for providing the financial services?

**Steven** and **Garrett** are professional advisers who receive payment for the advice and services provided. Your advisers will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

**Fee for service** - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

**Commission** - Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

**Our fees and charges** vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

We will typically offer an initial consultation at no cost, and you will be provided with a Letter of Engagement which will outline a flat dollar amount for the preparation of your plan.

Where an Ongoing Fee Arrangement is appropriate, we will provide you with an Ongoing Service Agreement which will outline the services you are entitled to receive and the cost which will typically be a flat dollar amount.

As a guide **Steven** and **Garrett's** advice fees are \$440 per hour including GST.

**The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.**

### Use of Offshore Service Providers

In providing our services to you, we may engage third-party service providers, some of whom may be located overseas. These providers assist us with tasks such as

paraplanning, administration, data processing and technical support.

We ensure that any offshore providers we use are subject to strict confidentiality, data security and privacy obligations. These arrangements are designed to comply with Australian laws, including the privacy Act 1988 (Cth) and the Australian Privacy Principles.

Where your personal information is disclosed to an overseas recipient, it is done so only to support the delivery of services to you. We take reasonable steps to ensure that:

- The information is handled securely;
- The overseas provider is contractually bound to protect your information;
- The information is not used for any unauthorised purposes.

Currently offshore service providers engaged by us may be located in the Philippines. If you would like more information about how we managed offshore service arrangements or where your information may be disclosed, please contact us.