



TPD Claim Support Pty Ltd

FINANCIAL SERVICES GUIDE

Profile Claims Manager

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This Financial Services Guide is provided by:

TPD Claim Support Pty Ltd ABN 88 666 654 995 (Corporate Authorised Representative No. 001303179)

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"TPD Claim Support Pty Ltd ACN 666 654 995 is a corporate authorised representative (No. 001303179) of Consilium Advice Pty Ltd ACN 158 826 647, the holder of Australian Financial Services Licence number 424974, appointed pursuant to section 916A of the Corporations Act 2001 (Cth). We act solely on behalf of the insured/claimant, do not act for or represent any insurer, and do not hold delegated authority to assess, determine, accept, or reject claims. We provide claims handling or settling services (as those terms are used in Chapter 7 of the Corporations Act 2001 (Cth)) pursuant to the exemption in section 911A(2)(ek) of the Corporations Act 2001 (Cth), and do not provide financial product advice. The distribution of this Financial Services Guide is authorised by Consilium Advice Pty Ltd."

1. Purpose of This Financial Services Guide

This Financial Services Guide (**FSG**) is provided by TPD Claim Support Pty Ltd ACN 666 654 995 (**we, us, or TPD Claim Support**) and is an important document designed to help you decide whether to use our services. It provides information about:

- who we are and the services we are authorised to provide
- the scope and limitations of our authorisation
- how we are paid
- any associations or relationships that may influence our services
- how you can provide us with instructions
- how we handle your personal information
- how you can make a complaint

2. About TPD Claim Support – Who we are

TPD Claim Support Pty Ltd is a corporate authorised representative (CAR No. 001303179) of Consilium Advice Pty Ltd ACN 158 826 647 (**Consilium**), which holds Australian Financial Services Licence number 424974.

Consilium has appointed TPD Claim Support to act on its behalf for the provision of authorised financial services set out in this FSG.

We specialise in assisting clients with life insurance claims, including:

- Total and Permanent Disability (TPD)
- Trauma / Critical Illness
- Income Protection
- Terminal Illness
- Life Insurance claims

Our claims managers are salaried employees of TPD Claim Support and may also receive profit-share distributions from the business.

TPD Claim Support acts **for and on behalf of the claimant**, and does **not** act for insurers, trustees, superannuation funds, or any other third party relevant to your claim. We do **not** receive commissions, payments, or benefits from insurers or product issuers.

3. The Services Provided

TPD Claims Support is a **claims handling and settling support service** (as that term is defined in section 911A(2)(ek) of the Corporations Act 2001 (Cth)).

This means that we will assist you in:

- preparing and lodging insurance claims
- gathering medical and financial information
- liaising with insurers for factual updates
- managing the progress of your claim
- providing a claim plan and process roadmap
- supporting you through insurer requests and ongoing claim requirements

TPD Claim Support does **not** provide financial product advice and does not make recommendations or express opinions intended to influence a decision in relation to your claim or any financial product. Our role is limited to providing factual information and administrative support.

This means we cannot:

- recommend whether you should make a claim
- advise on the merits or likelihood of success of a claim
- interpret policy terms, exclusions or coverage
- recommend that you retain, vary, or cancel any financial product
- negotiate settlement terms with an insurer
- act for an insurer or hold authority to accept or reject claims

Scope of authorisation and limitations

TPD Claim Support is authorised under Consilium's AFSL to provide financial product advice, and deal in a financial product by applying for, acquiring, varying or disposing of a financial product on behalf of another person, to retail and wholesale clients, in respect of the following financial products:

- [deposit and payment products (limited to basic deposit products and deposit products other than basic deposit products);
- debentures, stocks or bonds, issued or proposed to be issued by a government;
- life products (including investment life insurance products and life risk insurance products);
- interests in managed investment schemes (including investor directed portfolio services); and
- retirement savings accounts, securities, and superannuation.]

Despite those authorisations, TPD Claim Support does **not** provide any financial product advice as part of its claims handling and settling support services and is only given that authorisation in lieu of a claims handling and settling services authorisation on Consilium's AFSL (pursuant to the exemption in section 911A(2)(ek) of the Corporations Act 2001 (Cth)).

Clients should obtain independent third-party professional advice before making any decision in respect of any financial product. Nothing provided by TPD Claim Support constitutes personal or general financial product advice.

We understand how important support and service is and wish to thank you for considering engaging a Consilium Corporate Authorised Representative to assist you.

4. Our Fees and Payments

TPD Claim Support charges fees **directly to clients**.

We do **not** receive commissions or payments from insurers, trustees, or any third party.

Our fees are payable **only if your claim is successful**, unless otherwise agreed beforehand in writing.

Please refer to the Fee Schedule appearing further below in this FSG for details regarding fees and terms of payment. A full schedule of fees will be provided to you in your Terms of Engagement prior to us commencing work.

5. Conflict of Interest

TPD Claim Support does not receive commissions, referral fees, or any other payments from insurers or third parties.

We act solely for claimants and have no financial incentive to recommend any insurer, product, or claim strategy.

Any potential conflict of interest that may arise will be disclosed to you and managed in accordance with applicable requirements.

TPD Claims offers claims management services to a number of businesses or entities on which we process and handle only on their behalf. If we are contracted by any of these entities, we, TPD Claim Support process & settle on their behalf. The client or claimant ownership and agreements are within these groups. We are merely paid an agreed fee to process on their behalf.

TPD Claim Support are contracted only to process, manage and settle the clients' claims on their behalf. Please note that our usual fee schedule will not apply in this situation.

Should TPD Claim Support be managing your claim on behalf of a third party, please note that your contractual relationship is with that third party entity and please refer to their agreement for all terms and conditions.

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist. If such associations or relationships do come into existence, we will disclose them to you in writing.

6. Not Independent

TPD Claim Support is **not independent, impartial or unbiased** because we charge fees that are contingent on the outcome of your claim.

We are therefore unable to refer to ourselves as "independent", "impartial" or "unbiased", or use those or similar terms in

accordance with section 923A of the Corporations Act 2001 (Cth).

7. How you give us instructions

You may provide us with instructions by:

- email
- telephone
- in writing
- any other method agreed with us

We may require you to verify your identity before acting on your instructions.

8. Complaints and Dispute Resolution

TPD Claim Support and Consilium are committed to providing high-quality services. If you have a complaint about the services provided, please follow the steps outlined below.

Step 1

Contact TPD Claim Support and provide the details of your complaint. Relevant contact details are provided below.

Email: info@tpdcs.com.au

Phone: (07) 3187 6112

Your complaint will be dealt with under the internal dispute resolution procedures of Consilium, who (as the AFS licensee) is responsible for financial services provided and complaints arising out of those services.

TPD Claim Support will notify Consilium and provide Consilium with all relevant details shortly after your complaint is made, so as to ensure your complaint is dealt with promptly and in accordance with statutory requirements.

Consilium will endeavour to acknowledge receipt of your complaint within one Business Day (or as soon as practicable) after having been notified by TPD Claims Support. That acknowledgement will be provided either by Consilium directly, or by us (on behalf of Consilium).

Consilium will endeavour to resolve your complaint quickly and fairly, within 30 calendar days of receipt of your initial complaint. Consilium's dispute resolution system is free of charge, and Consilium is a member of the Australian Financial Complaints Authority (AFCA) complaints resolution scheme.

Consilium will notify you in writing if, at any time during that 30-calendar day period, Consilium anticipates that your complaint may take longer than 30 calendar days to resolve (such as where a complaint involves complex issues).

Consilium will provide a written response informing you of the final outcome of your complaint and your rights to escalate the complaint if you are not satisfied with Consilium's final decision.

Step 2

If you are not satisfied with the Consilium's final response to your complaint, or Consilium has not resolved your complaint within 30 calendar days, you may lodge your complaint with AFCA.

AFCA is an independent complaints resolution body which is available to you free of charge.

Please note that AFCA will not initiate its process until Consilium has had prior opportunity to respond to your complaint. Relevant contact details are provided below:

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Website: <https://www.afca.org.au/>

9. Compensation Plan

Consilium maintains professional indemnity insurance that satisfies the requirements under section 912B of the Corporations Act 2001 (Cth). This insurance covers claims relating to the conduct of its corporate/authorised representatives, including TPD Claim

Support.

TPD Claim Support also maintains its own professional indemnity insurance as an additional safeguard. This does not replace Consilium's compensation arrangements.

You do not have a direct right to claim under this insurance. It is maintained to ensure sufficient resources are available to meet claims against us.

10. Privacy of Information

We are committed to protecting your personal information. We may collect personal and sensitive information, including medical and financial information, to assist you with your claim.

We may disclose your information to:

- insurers
- superannuation trustees
- medical and financial professionals
- our licensee, Consilium Advice Pty Ltd
- external dispute resolution bodies (if required)

We are required to maintain records for a minimum of seven (7) years.

For more information, please read Consilium's Privacy Policy at: [Privacy Policy – Consilium Group](#)

You may request access to, or correction of, your personal information at any time by written notice to us, or to Consilium directly (contact details further below).

11. Version Control

Financial Services Guide – Version 1.8

Date issued: 3 February 2026.

This FSG replaces all previous versions and has been approved for distribution by Consilium.

12. Our Fee Schedule

Fee for Claim Handling and Settling

(All fees are excluding GST)

Service Type	Fee Structure	When Fee Applies
Total & Permanent Disability (TPD)	Up to 10% of the approved benefit payment. However, for benefits where the payout is between \$50,000 - \$150,000, the minimum fee charge is \$15,000.	Only if the claim is accepted and the benefit is received.
Income Protection - Initial Backdated Benefit	Up to 50% of the first monthly benefit and/or up to 10% of the backdated benefit. Minimum charge: \$5,500.00	Only if the claim is accepted and the payments are approved.
Income Protection – Ongoing Management	Hourly rate: \$175–\$480 (complexity/seniority based).	For ongoing insurer requirements and monitoring after approval.
Terminal Illness Benefit	Up to 10% of the approved benefit payment.	Only if the claim is accepted and the benefit is received.
Trauma / Critical Illness Claim	Up to 10% of the approved benefit payment.	Only if the claim is accepted and the benefit is received.
Life Cover	Up to 7% of the approved benefit payment (if paid within 60 days), then the hourly rate applies thereafter.	Only if the claim is accepted.
Permanent Incapacity – Early Release of Superannuation	Up to 10% of the amount released.	Only if the release is approved.
Ad-hoc Claim Services	Hourly rate: \$175–\$480.	Where work is not covered under the above service types.
Complex Claim Submission Fee	Up to a maximum of \$20,000.	Only if the complexity is identified and the client approves in writing prior to work.

Worked examples

- **TPD Claim:** If your approved benefit is \$200,000 and our fee is 10%, our fee would be \$20,000 plus GST.
- **Income Protection Backpay:** If your backdated benefit is \$30,000 and our fee is 10%, our fee would be \$3,000 plus GST.
- **Terminal Illness Claim:** If your approved benefit is \$500,000 and our fee is 10%, our fee would be \$50,000 plus GST.

13. Contact Details

TPD Claim Support Pty Ltd ACN 666 654 995 (corporate authorised representative number 001303179)

Attn: Susan Hedt and Trevor Battersby

Mezzanine Level, Aspley Hypermarket. 59 Albany Creek Road, Aspley Qld 4034

Phone: 07 3187 6112

Email: info@tpdcs.com.au

Web: www.tpdclaimsupport.com.au

Consilium Advice Pty Ltd ACN 158 826 647 AFSL 424974

Attn: Complaints Manager

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Email: admin@consiliumgroup.com.au