

<insert company logo>

## FINANCIAL SERVICES GUIDE

### INTRODUCTION

This Financial Services Guide<sup>1</sup> describes the services we provide. It is designed to assist you in deciding whether to use any of our services, and it describes how we are remunerated for our services, our professional indemnity insurance and how we handle any complaints you may have.

We may give you other documents when providing our services including:

- **Statements of Advice<sup>2</sup>** - If we provide you with advice about your personal circumstances in relation to a sickness and accident policy or consumer credit insurance we will give you a Statement of Advice. This will confirm the advice we have given and explain our fees for arranging the insurance we have recommended.
- **[OPTIONAL N1: Use this sentence if you have given SoAs in the past and you have decided not to give an SoA in the future (for domestic insurances other than personal accident and consumer credit insurance)]** For any other types of insurance, you can ask us for a copy of the record of the advice we give you by calling us.
- **Product Disclosure Statements<sup>3</sup>** - If we recommend a particular insurance product to you, or you ask us to arrange insurance, we will also provide you with a Product Disclosure Statement containing information about the policy.

This FSG was prepared on <insert>.<sup>4</sup>

### OUR SERVICES<sup>5</sup>

We can provide general insurance broking [AND/OR] life insurance broking services and we hold an Australian financial services licence [OR] an authorisation to act as an authorised representative of an Australian financial services licence holder [Delete whichever does not apply]. Our Australian financial services licence number is <insert number> [OR] Authorised Representative number is <insert number> and our Australian financial services licence holder is <insert name> AFSL No. <insert AFSL number>.

Our services include:

- Reviewing and advising on your general insurance [AND/OR] life insurance needs;
- Arranging and renewing general insurance c life insurance on your behalf;
- Assisting you with general insurance [AND/OR] life insurance claims;
- <insert any other insurance related services (e.g. risk management, premium funding etc.)>.

**[OPTIONAL N2: Use this paragraph if you want to include a description of the classes of insurance that you can place for clients]** We advise on and arrange the following types of insurance:

- <insert list of classes of insurance you can place using the bullet points>.

As an insurance broker, we provide our services as your agent.

<sup>1</sup> See item 1 and item 14 in the FSG Content Guide

<sup>2</sup> See item 4 in the FSG Content Guide

<sup>3</sup> See item 4 in the FSG Content Guide

<sup>4</sup> See item 13 in the FSG Content Guide

<sup>5</sup> See item 6 in the FSG Content Guide

<sup>6</sup> See item 3 in the FSG Content Guide

As an authorised representative who is an insurance broker, we provide our services as your agent and on your behalf.<sup>7</sup>

**[OPTIONAL N3: Use this paragraph if you have a binder agreement for a particular class of business and this allows you to issue policies and/or handle claims on behalf of the insurer (alternatively you can use a separate FSG for that business provided you can identify a client that requires those services upfront so the correct FSG is given).]**

We have a binder agreement for <insert description of the insurance arranged under binder (e.g. product name and class of insurance)>.<sup>8</sup> This means for this type of insurance we act as the insurer’s agent to arrange insurance policies <and handle claims - delete if not applicable> and not on your behalf. However any advice we provide to you in relation to this insurance we give as your agent.

**How Can You Instruct Us?**

You may instruct us in person, by phone, fax, or email. It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs.<sup>9</sup>

If your circumstances change, our recommendations may no longer be appropriate. Please tell us about any changes in your circumstances so that we can confirm that your insurance continues to be suitable for your needs.

**HOW WE ARE PAID<sup>10</sup>**

USER NOTE: Choose between each of the alternatives set out in the table below.

**[OPTIONAL N4 must be used to disclose remuneration that is ascertainable at the time the FSG is given and OPTIONAL N5 can be used if the remuneration is not ascertainable at the time the FSG is given and you are likely to give the client personal advice - See the Guide to Optional Information above. If your brokerage will only ever give general advice use OPTIONAL N4 or adapt this section to use OPTIONAL N5A but you must include a statement that the client can request particulars of the remuneration before you arrange the insurance (and set up a procedure to give that specific information to the client).]**

USER NOTE: Particulars of remuneration could be included on an invoice or quotation given to the client before you arrange the insurance. Note: Particulars of remuneration could be included on an invoice or quotation given to the client before you arrange the insurance.

<p><b>Commission</b></p>	<p><b>[OPTIONAL N4: Use this if you can ascertain the amount of the commission at the time the FSG is given.]</b></p> <p>Our remuneration will be calculated and disclosed to you at the time that we advise you on your insurance requirements. If we are unable to provide this information to you at this time, we will describe the way in which our remuneration is calculated.</p> <p>We receive a commission from the insurer with whom we place your insurance. The amount varies depending upon the product, but is in the range of &lt;insert lowest percentage point&gt;% – &lt;insert highest percentage point&gt;% of the premium (excluding taxes and statutory charges). The commission is included in the premium quoted to you.</p> <p>Commission is our main source of income and also covers the costs of operating our business.</p>
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<sup>7</sup> See item 7 in the FSG Content Guide  
<sup>8</sup> See item 11 in the FSG Content Guide  
<sup>9</sup> See item 5 in the FSG Content Guide  
<sup>10</sup> See item 8 in the FSG Content Guide