



Financial Services Guide

The financial services referred to in this guide are provided by Guardian Insurance.

Guardian Insurance

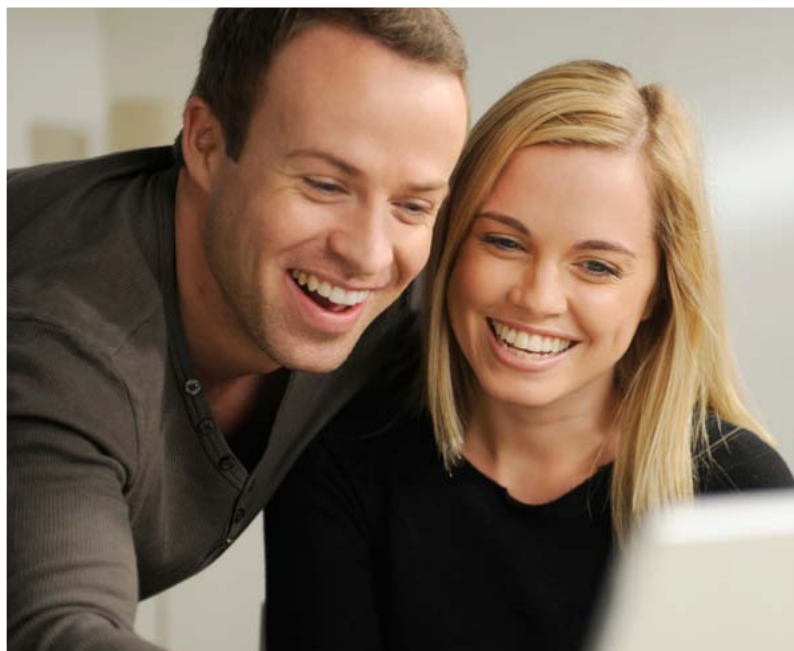
PO Box 7186 Baulkham Hills NSW 2153

Phone: 1300 70 9431

Email: enquiries@guardianinsurance.com.au

Website: guardianinsurance.com.au

Guardian Insurance is a trading name of Hollard Financial Services Pty Ltd (HFS) ABN 53 128 692 884, Australian Financial Services Licence, AFSL 343079.



About this Financial Services Guide

This Financial Services Guide (FSG) is an important document designed to help you make an informed decision about whether to use our services.

It tells you who Guardian Insurance is, how you can contact us, the services we provide, who we act for, the remuneration we and other relevant persons may receive for our services and how complaints are dealt with.

To assist in your decision whether to purchase a life insurance product, we will provide you with a Product Disclosure Statement (PDS). The PDS includes the benefits, risks and features of the product to help you make an informed decision about whether to purchase the product.

Our services

HFS is an Australian Financial Services Licencee. HFS is authorised under its Australian Financial Services licence to advise on and deal in relation to, life risk and general insurance products. Guardian Insurance arranges for the issue of the life insurance products under this licence.

The life insurance products are issued by Hannover Life Re of Australasia Ltd ABN 37 062 395 484. HFS has an arrangement with Hannover that enables Guardian Insurance to provide life insurance products directly to you.

This FSG details our services provided in relation to life insurance products.

When you apply for life insurance products, we tell you about the product and collect certain information from you to allow the insurer to determine whether to issue it.

Whilst we may recommend the life insurance products generally, we will not consider whether they are appropriate for your personal objectives, financial situation or needs. As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your personal circumstances before buying.

You need to read the PDS and any other relevant policy documentation to determine if the product is right for you. If you require personal advice you need to obtain the services of a suitably qualified adviser.

Compensation Arrangements

We are required by the Corporations Act 2001 (Cth) to operate a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by HFS of the obligations outlined in Chapter 7 of the Corporations Act.

To this end HFS has Professional Indemnity Insurance in place which meets the legislative requirements covering HFS activities and includes the conduct of any employees who are no longer employed by HFS but were so at the time of the relevant conduct.

How are we and other relevant persons paid for the services provided?

Where you buy a life insurance product from us you must pay the premium payable to the insurer for the product. We agree with you on the amount before you purchase the product.

For any Policy or optional covers arranged by Guardian Insurance, the insurer may pay Guardian Insurance, depending on the product you purchase, a maximum amount ranging from zero to seventy-seven percent of each premium payable in the first year, reducing in subsequent years. This is used to cover the costs of marketing, distributing and administering this product, and it is included in the premium you pay and does not cost you extra.

Our representatives are our own staff, or management who are authorised to provide general advice and deal in relation to the life insurance products. Our representatives are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales.

How can I give you instructions about my financial products?

Simply call 1300 70 9431 (weekdays between 8:00am and 8:00pm EST) and one of our telephone consultants can assist you in completing your application over the phone.

How is my personal information dealt with?

The privacy of your personal information is important to us and we are committed to ensuring privacy and security of your personal information. If you would like a copy of our privacy policy, please contact us or download a copy from guardianinsurance.com.au

What do I do if I have a query or complaint?

We welcome every opportunity to resolve any concerns you may have with the life insurance products or our service. In the first instance you should call us on 1300 70 9431. If your concern is still not resolved to your satisfaction please write to our Internal Complaints Resolution Officer at:

Internal Complaints Resolution Officer

PO Box 6728
Baulkham Hills NSW 2153

Your concern will be investigated by an officer with full authority to deal with the concern and you will be informed in writing of the outcome. If your concern still remains unresolved to your satisfaction, we will assist you in directing your issue for further review to an external review scheme to which you have free access.

How to contact us

If you would like to obtain further information, provide us with instructions, or if you have any queries about the services we offer, please contact us on 1300 70 9431 or email enquiries@guardianinsurance.com.au

Please retain this document along with your PDS in a secure place for future reference.