

## Financial Services Guide

The Financial Services that are offered in this guide are provided by:

AIZ Pty Ltd

ABN 54 098 932 695

Authorised Representative No. 268866

Address 57 Kurrajong Place,  
Greenwood WA 6024

Postal PO Box Z 5500, St Georges Terrace Perth WA 6831

Tel 08 9448 0084

Fax 08 9448 0411

Email aussie@aiz.com.au

Authorised Representative of:

Marsh Pty Ltd

ABN 86 004 651 512

Head Office: Darling Park Tower 3,  
201 Sussex Street, Sydney NSW 2000

Tel: (02) 8864 8888

Fax: (02) 8864 8800

Australian Financial Services License No. 238983

www.marsh.com.au

This FSG is a guide containing important information about our relationships and associations and is intended to assist you in your decision whether to use any of our services. The FSG includes information about:

- who we are;
- the services we are authorised to provide to you;
- how we and our associates are remunerated;
- any potential conflict of interest we may have; and
- our internal and external dispute resolution procedures and how you can access them.

### *Statement of Advice*

If we provide you with any personal advice which takes into account your objectives, financial situation or needs, you will receive a Statement of Advice (SoA). The SoA will contain our advice, the basis on which our advice is given and information about the remuneration, fees, commissions, other benefits and any association and relationships that may have influenced the giving of our advice.

If we only provide you with general advice, advice which does not take into account your objectives, financial situation or needs, we will give you a general advice warning at that time.

### *Product Disclosure Statement*

If we recommend that you acquire or we offer to issue or arrange to issue you a financial product, we will give you information about the particular financial product by providing you with a Product Disclosure Statement (PDS). The PDS will help you make an informed decision about the financial product.

*Who is my adviser?*

Your Adviser is Austin (Aussie) Nolan of AIZ Pty Ltd

**Aussie Nolan ACII**

I joined the insurance industry in 1978 practising both overseas and in Australia with the Marsh group. I am an Associate of the Chartered Insurance Institute of London by examination.

If you do not wish to receive advice, I may deal on your behalf by carrying out your instructions.

If you do not obtain advice, you face the risk that the Financial Product/s you select will not fully take into account your objectives, financial situation or needs.

I am authorised by Marsh Pty Ltd (Marsh) to provide financial product advice and deal in financial products, to wholesale and retail clients, in;

*What kinds of financial services are you authorised to provide me and what kinds of Financial Product/s do those services relate to?*

- **Life risk insurance products which include;**
  - **personal life, disability & trauma insurance**
  - **estate planning**
  - **personal income protection**
  - **business expense insurance**
  - **key person insurance**
  - **business equity insurance**
  - **employee benefits**
- **Superannuation**
- **Investment life insurance products**
- **General insurance products (limited to personal accident and sickness policies)**

*Who is responsible for the financial services provided?*

Marsh is responsible for the financial services provided to you. Marsh is a subsidiary of Marsh Inc.. Marsh Inc. is a world leader in delivering risk and insurance services and solutions to clients. Global risk management consulting, insurance broking and insurance program management services are provided for business, professional service organisations and private clients under the Marsh name.

*With which insurers can you place my life insurance?*

As an authorised representative of Marsh I have access to all of the major life insurance companies in the Australian market.

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<i>What relationships or associations exist which might influence you in providing me with this service?</i>	<p>Where you have been referred to me by someone else, if I pay them a fee or commission in relation to that referral, I will tell you in the SoA who will receive that fee or commission and the amount they will receive.</p> <p>Some insurance risks may be placed by me with companies in the Marsh group of companies ('Intermediary Company') who act as intermediaries. An Intermediary Company is remunerated under its contractual arrangements with the relevant insurer. The rate of remuneration depends on the policy and the insurer and may range from 0% to 15%. The amount that we are remunerated is not affected if we place an insurance risk through an Intermediary Company.</p>
<i>What information should I provide to receive personalised advice?</i>	<p>You need to provide me with a list of your personal objectives, details of your current financial situation and any relevant information, so that I can offer you the most appropriate advice possible.</p> <p>You have the right not to tell me, if you do not wish to. However, if you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation.</p> <p>You should read the warnings contained in the SoA carefully before making any decision relating to a Financial product/s.</p>
<i>How can I give you instructions about my Financial Product/s ?</i>	<p>You may tell me how you would like to give me instructions. For example by telephone, fax or other means such as e-mail.</p>
<i>How will I pay for the services provided?</i>	<p>I am paid for my services by Marsh who receives a brokerage or a fee or a combination of the two. Brokerage is paid to Marsh by the Financial Product issuer for the insurance products placed with them.</p> <p>Fees are only applicable if they have been specifically negotiated and agreed between you and me and will be payable to Marsh.</p>
<i>How is any brokerage or other benefits calculated for providing the financial services?</i>	<p>Generally the payment I receive will be based on the amount you pay. It may vary from one Financial Product issuer to another.</p> <p>I may also from time to time be eligible to receive incentives or bonuses based on service, retention and increasing new business. I may also receive non-monetary benefits from insurers. This may include entertainment at sporting events, hospitality including lunches and attendance at insurer sponsored functions. It is not possible to determine in advance what, if any, non-monetary benefit a representative may receive and these benefits are not generally attributed to any particular product.</p> <p>If you receive personal advice from me, I will tell you about any brokerage and any other benefits, where possible in actual dollar amounts, in the SoA. I will give you this SoA, before I proceed to act on your instructions. Brokerage paid by insurers can range between 0% and 112.5% of the policy premium in the first year and between 0% and 30% in subsequent years.</p> <p>Marsh will be paid by the Financial Product issuer at the time you enter into the insurance contract and at each renewal.</p>
<i>Will anyone be paid for referring me to you?</i>	<p>Where you have been referred to me by someone else, if Marsh pays them a fee or commission in relation to that referral, I will tell you in the SoA who will receive that fee or commission and the amount they will receive.</p>

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*What information do you maintain in my file and can I examine my file?*

I maintain a record of your personal insurance profile including details of your objectives, financial situation and needs. I also maintain records of any recommendations made to you.

Marsh is committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

If you wish to examine your file please ask me. I will make arrangements for you to do so.

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*Privacy Policy*

Marsh collects personal information to enable us to provide our clients with financial services or products including arranging insurance.

From 21 December 2001, Marsh has applied the Australian National Privacy Principles (NPPs) set out in the *Privacy Act 1988* to the way we collect, use, store, disclose and destroy your personal and sensitive information.

- What is information?

This is information about individuals where the individual can be identified. It may include information such as your name, contact details, age, insurance history or financial details.

- What is sensitive information?

This is a particular kind of personal information and includes information about an individual's health; racial or ethnic origins; membership of political, professional or trade associations; political opinions or philosophical or religious beliefs; criminal record; or sexual preferences.

- We may disclose this information to others.

Unless you tell us not to, we may disclose this information to other organisations (recipients include insurers, reinsurers) where we believe it is necessary to assist us and them in providing their services.

We take reasonable steps to ensure that whenever we collect, use or disclose personal information it is accurate, complete and up-to-date.

For details on how Marsh manages your personal information in accordance with the NPPs, go to our Privacy Statement on [www.marsh.com.au](http://www.marsh.com.au); or contact

Privacy Officer  
Marsh Pty Ltd  
PO H176  
Australia Square NSW 1215  
Telephone: 02 8864 8888  
Facsimile: 02 8864 8800  
E-mail: [privacy.australia@marsh.com](mailto:privacy.australia@marsh.com)

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*What should I do if I have a complaint?*

1. Contact us and tell us about your complaint. We have our own internal dispute resolution procedure, a copy of which is available upon request. In the first instance you should address any concern or complaint to the Marsh representative servicing your account. Alternatively, you may contact the Marsh Complaints Officer on (02) 8864 8888.
2. If your complaint is not resolved to your satisfaction, the matter will be referred to the Marsh Complaints Officer to investigate and take appropriate action. You will be advised within 15 working days of our decision. If the matter is complex and a longer period is required you will be informed.
3. We are a member of two external dispute resolution schemes. If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to the free consumer service offered by these schemes.

(a) The Insurance Brokers Disputes Limited (IBDL)

Where I am acting on your behalf as a broker your complaint should be directed to the IBDL. You may contact the IBDL directly at any time concerning your complaint. The IBDL can be contacted on 1800 064 169.

(b) The General Insurance Enquiries and Complaints Scheme (IEC)

Where I am acting for the Insurer, your complaint should be directed to the IEC. You may contact the IEC directly at any time concerning your complaint. The IEC can be contacted on 1300 780 808.

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If you have any further questions about the financial services Marsh provides, please contact your Adviser.

Retain this document for your reference and any future dealings with Marsh.

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