



# Financial Services Guide

## About this Financial Services Guide

The financial services referred to in this guide are provided by Hollard Financial Services Pty Ltd (**HFS**) ABN 53 128 692 884, AFSL 343079 of Level 38, 2 Park Street, Sydney NSW 2000, (02) 9253 6600 and its authorised representative Cardell Insurance Agencies Pty Ltd (**Cardell**) ABN 48 097 746 393, AR 2709837 of Level 1, 5 Everage Street, Moonee Ponds VIC 3039 trading as Australian Seniors Insurance Agency (**Australian Seniors**).

In this document we, our, us refers to HFS and a reference to 'the parties' means HFS and Cardell. HFS has authorised Cardell to issue this Financial Services Guide (FSG).

This Financial Services Guide (FSG) is an important document designed to help you make an informed decision about whether to use the services provided in relation to Australian Seniors Funeral Plan.

It tells you who the parties are, how you can contact the parties, the services provided, who the parties act for, the remuneration the parties and other relevant persons may receive for the 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, features and terms and conditions of the product to help you make an informed decision about whether to purchase the product.

Please keep this FSG in a safe place for future reference.

Promoted by



## Our services

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

Cardell promotes Australian Seniors Funeral Plan and is authorised to advise and deal in relation to life risk products.

Australian Seniors Funeral Plan is issued by Hannover Life Re of Australasia Ltd (**Hannover**) ABN 37 062 395 484. HFS has an arrangement with Hannover that enables HFS to arrange for the issue of policies.

Whilst we recommend the life insurance products generally, in making this general recommendation, we do not consider whether it is appropriate for your personal objectives, financial situation or needs. We do not act on your behalf in providing any of our services.

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.

## How are the parties 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 Australian Seniors Funeral Plan arranged by HFS, Hannover may pay HFS an amount of up to eighty eight percent of each premium. Cardell receives from HFS an amount of up to \$105 for each policy issued, and from five to ten percent of each premium. 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.

## 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 do you give us instructions about your financial products?

Simply call 1800 004 005 (weekdays between 8:00am and 8:00pm EST) and one of our telephone consultants can assist you.

## 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 on 1800 004 005.

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

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance you should call us on 1800 004 005. If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at:

### Dispute Resolution Manager

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 we belong.

## How to contact us

If you would like to obtain further information, provide us with instructions or if you have any queries about the life insurance products and services we offer, please contact us by calling 1800 004 005 or email [service@seniors.com.au](mailto:service@seniors.com.au)

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

Hannover have approved references that relate to them in this FSG.

Authorised for issue by:  
Hollard Financial Services Pty Ltd



Cardell Insurance Agencies Pty Ltd t/a  
Australian Seniors Insurance Agency



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