

Financial Services Guide

About this Financial Services Guide

The financial services referred to in this Financial Services Guide (FSG) are provided by Australian Seniors Insurance Agency, a trading name of Greenstone Financial Services Pty Ltd ABN 53 128 692 884, AFSL 343079, (GFS) of 50 Norwest Boulevard, Norwest NSW 2153.

This FSG is designed to help you make an informed decision about the financial services provided by Australian Seniors Insurance Agency (**Australian Seniors**), in relation to Seniors Investment Bond. In this FSG “we”, “our”, “us” refers to Australian Seniors.

Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFSL 237989 (**Lifeplan**) is the issuer of Seniors Investment Bond. The financial services referred to in this FSG are provided by GFS in its capacity as authorised representative of Lifeplan (ARN 324391).

This FSG contains information about:

- The financial services that may be provided to you;
- How Lifeplan and GFS/Australian Seniors are remunerated;
- Any associations or relationships that may influence the services provided;
- How complaints are handled; and
- How we maintain your personal information.

To assist in your decision whether to acquire Seniors Investment Bond, you will be provided with a Product Disclosure Statement (**PDS**) for Seniors Investment Bond. The PDS contains important information about the significant features, benefits, risks, fees and terms and conditions of Seniors Investment Bond and it will assist you in deciding whether to acquire the product. The PDS and Target Market Determination (**TMD**) for Seniors Investment Bond are available on our website.

You should read and consider this FSG and the PDS for Seniors Investment Bond carefully before making a decision. Please keep this FSG and the PDS in a safe place for future reference.

Any advice provided is general advice only and does not take into account your individual 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 making a decision to acquire Seniors Investment Bond. We recommend you speak to a financial adviser who can help you understand the risks associated with investing and assess whether this product is appropriate for you.

About Australian Unity and Lifeplan

Lifeplan is a wholly owned subsidiary of Australian Unity Limited ABN 23 087 648 888 (**Australian Unity**). Lifeplan is authorised by its AFSL to provide general financial product advice on and deal in life products, including investment life insurance products and life risk insurance products.

When financial services are provided on Lifeplan's behalf by Seniors Investment Bond, Lifeplan is taken to be acting on its own behalf.

Distribution of this FSG has been authorised by Lifeplan. Lifeplan's contact details are below:

Phone: 1300 694 918

Writing: seniorsbond@australianunity.com.au

About Australian Seniors

GFS is an Australian Financial Services Licensee and an authorised representative of Lifeplan. The authorised representative number (ARN) of GFS is 324391.

GFS under its trading name Australian Seniors Insurance Agency (**Australian Seniors**), provides marketing, promotional and distribution services in respect of Seniors Investment Bond to Lifeplan. As Lifeplan's authorised representative, GFS is authorised under a Corporate Authorised Representative agreement with Lifeplan (CAR Agreement) to provide general advice on and deal in investment life insurance products limited to the provision of marketing and referral activities in respect of Seniors Investment Bond.

This is significant because, in relation to the services provided by GFS pursuant to the CAR Agreement:

- GFS acts on behalf of Lifeplan and not on behalf of you or any particular individual; and
- Lifeplan is responsible, as between you and Lifeplan, for the conduct of GFS.

You can give instructions in relation to a Seniors Investment Bond by contacting Lifeplan directly, using the contact details above.

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 GFS of the obligations outlined in Chapter 7 of the Corporations Act. To this end GFS has Professional Indemnity Insurance in place which meets the legislative requirements covering the activities of the parties and includes the conduct of any employees who are no longer employed by GFS but were so at the time of the relevant conduct.

Remuneration

Under the terms of its arrangement with Lifeplan, GFS receives payment for the provision of marketing and related services to Lifeplan. Australian Seniors does not receive other commission or remuneration in relation to Seniors Investment Bond from Lifeplan.

Representatives of Australian Seniors are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales. We have practices in place to ensure the conflicted remuneration requirements as set out in the Corporations Act 2001 are adhered to.

Complaints and Dispute Resolution

If you are dissatisfied with the financial services provided by Australian Seniors, you may lodge a complaint by contacting Lifeplan using the details below.

Lifeplan

Phone: 1300 694 918
Email: seniorsbond@australianunity.com.au
Address: Seniors Investment Bond
Reply Paid 93753
Melbourne VIC 8060 (postage paid)

If your complaint is not resolved to your satisfaction, or you do not receive a response within the required timeframes, you may refer your complaint to Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent dispute resolution service.

Australian Financial Complaints Authority

Website: afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au
Mail: GPO Box 3, Melbourne VIC 3001

Privacy

Lifeplan and Australian Seniors are committed to protecting your privacy.

Australian Seniors may collect personal information from you to provide the financial services outlined in this document. We may engage third party service providers to collect this information on our behalf. If you do not supply the requested information we may be unable to provide the requested financial service. In providing these financial services we may disclose your personal information to third parties including insurers, reinsurers, our advisers and other insurance service providers. We are unlikely to send your personal information to any foreign jurisdiction and we take steps to ensure our service providers don't either. You can read more about how Australian Seniors collects, uses and discloses your personal information in our Privacy Policy, including how to complain about a breach of the Privacy Principles, which is available on our website or you can request a copy. If you wish to gain access to your information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query for Australian Seniors relating to privacy please call **1800 004 005**.

Lifeplan collects and manages your personal information in accordance with the Australian Unity Privacy Policy. The Australian Unity Privacy Policy explains how personal information is collected, used and disclosed, and how you may access or correct your information or make a privacy complaint. A copy of the Australian Unity Privacy Policy is available on the Australian Unity website.

If Lifeplan or Australian Seniors do not address a complaint you have in respect of the privacy of your information to your satisfaction you can write to the Privacy Commissioner at:

Office of the Australian Information Commissioner

Mail: GPO Box 5288
Sydney, NSW 2001

Online: oaic.gov.au/privacy/privacy-complaints

How to contact us

If you have any questions about this FSG, you can contact Australian Seniors on **1800 004 005**.

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