



# Financial Services Guide

## About this Financial Services Guide

The financial services referred to in this guide are provided by Greenstone Financial Services Pty Ltd (**GFS**) ABN 53 128 692 884, AFSL 343079 of 58 Norwest Blvd, Bella Vista NSW 2153 and its authorised representative Australian Seniors Insurance Agency Pty Ltd (**Australian Seniors**) ABN 31 604 937 902, AR 1008593.

In this document 'we', 'our', 'us' refers to GFS and a reference to 'the parties' means GFS and Australian Seniors. GFS has authorised Australian Seniors to issue this Financial Services Guide (FSG). This FSG covers Australian Seniors life insurance products only.

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

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) for the relevant product. 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 along with your PDS in a safe place for future reference.

### Our services

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

Australian Seniors promotes Australian Seniors funeral insurance products and is authorised to provide general advice in relation to life risk products.

Australian Seniors funeral insurance products are issued by Hannover Life Re of Australasia Limited (**Hannover**) ABN 37 062 395 484. GFS has an arrangement with Hannover that enables GFS 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 relevant 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.

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## 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 insurance products arranged by GFS, Hannover may pay GFS an amount of up to eighty eight 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 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.

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

Simply call **1800 004 005** (Monday to Friday, 8am–8pm EST) and one of our telephone consultants can assist you.

## How is my personal information dealt with?

We 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 we collect, use and disclose 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 relating to privacy please call **1800 004 005** Monday to Friday, 8am – 8pm AEST.

## 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:

### Customer Service Complaints

Australian Seniors Policy Services  
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.

If your complaint is not resolved to your satisfaction, please contact the Financial Ombudsman Service (FOS) at:

### Financial Ombudsman Service

Telephone: 1800 367 287  
Facsimile: (03) 9613 6399  
Website: [www.fos.org.au](http://www.fos.org.au)  
Email: [info@fos.org.au](mailto:info@fos.org.au)  
Mail: GPO Box 3  
Melbourne Victoria 3001

FOS is an independent complaint review service. A decision of FOS is binding on us (up to specified limits) but not on you. It is a service provided without cost to you.

## 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.

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Authorised for issue by:  
Greenstone Financial Services Pty Ltd

