



Guardian Insurance Advisers

Financial Services Guide

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Corporate Authorised Representative (CAR)

GUARDIAN INSURANCE ADVISERS PTY LTD

Australian Financial Service License – 443910

ABN – 50 160 204 571

Level 2/89 MaLachlan Street, Fortitude Valley 4006

Phone (07) 3208 3785

Email Address - advice@giadvisers.com.au

Licensee

Premium Advisory Pty Ltd

Australian Financial Service License – 472548

ABN - 73 600 166 774

Suite 1104 Level 11/37 Bligh St, SYDNEY NSW 2000

Phone (02) 8003 5111

Email Address - admin@premiumadvisory.com.au

How can we help you?

Before seeking our advice, you probably have a number of questions you would like to ask about us and how we can help you. To help you get to know us and decide whether to use our services, we have prepared this Financial Services Guide (FSG) which is designed to explain:

1. Who we are
2. Matters we can help you with
3. How we are paid
4. Privacy
5. If you have a complaint
6. Other matters you might want to know
7. Our relationships
8. Confirmation of Receipt
9. Your Responsibilities as a client

If you need more information or clarification, please contact us.

1. Who we are

Your Advisor is either a self-employed contractor or an employee of Unique Insurance Group, a Corporate Authorized Representative of Premium Advisory Pty Ltd. Your Adviser is the "providing entity" for the purposes of the Corporations Law. The Adviser is an Authorised Representative of Premium Advisory Pty Ltd.

Premium Advisory Pty Ltd holds Australian Financial Services License ('AFSL') Number 472548 and has authorised the creation of this Financial Services Guide or FSG.

This FSG is given to you by your adviser with the authority of Premium Advisory Pty Ltd. When a member of our team provides financial services to you, they will be acting for you on behalf of Premium Advisory Pty Ltd.

2. Matters we can help you with

We can help you with the following:

- Retirement planning strategies
- Wealth creation
- Superannuation strategies
- Self-managed superannuation advice
- Salary packaging
- Insurance services
- Gearing strategies
- Social security advice
- Estate planning
- Tax consequences of our financial advice

In addition, we can offer you an on-going monitoring and review service for your investment portfolio or life insurance program.

We are licensed to provide financial product advice and deal in some or all of the following financial products:

Risk insurance products:

- Life Cover, Trauma Cover, Income protection, Total and permanent disability insurance
- Business Expense Insurance

If we provide personal advice to you, we are required under the law to act in your best interests and prioritize your interests ahead of our own.

You may specify how you would like to give us instructions. For example, by telephone, email, fax or other means. But in all cases, we must receive a written confirmation of these instructions.

3. How we are paid

Initial & On-going Commissions and Fees

The upfront commission for risk insurance financial products can range between 30% and 70% depending on the product provider, while on-going commission is 20%. For example, on an insurance premium of \$1,000 paying 70% initial commission and 20% on-going commission, the upfront commission would be \$700.00 and the on-going commission \$200.00 per year.

Fee for Service

We may charge a fee for our service in conjunction with, or instead of, commission. The fee may be calculated at an hourly rate ranging between \$200 to \$350 per hour, depending on the advice you have sought and whether we receive a commission. You may also be charged a Statement of Advice (SoA) preparation fee. This can range between \$500 and \$2,500 (inclusive of GST) depending on the complexity and the time spent. Any fee for service must be paid within seven (7) days of the date of the tax invoice being issued to you.

Further details about commissions and or other benefits your adviser receives for recommending a product will be available to you when specific recommendations are made in the SoA or Record of Advice (RoA).

4. Privacy

We will need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

We keep a record of the personal information, which may include details of your investment objectives, financial situation and particular needs, you provide to us. On your request, we can provide you with a copy of your personal information and advice documents, which we keep on record for no less than 7 years. Please note that a fee for this service may apply.

We are committed to implementing and promoting a Privacy Policy which will ensure the privacy and security of your personal information.

5. If you have a complaint

We are committed to providing quality advice to you. This commitment extends to providing accessible complaint resolution mechanisms for you.

If you have any complaint about the service provided to you, you must take the following steps: Contact your adviser to discuss the complaint. If the complaint is not satisfactorily resolved within 7 days, please contact the Complaints Manager at Premium Advisory on 02 8003 5551 or put your complaint in writing & send it to: Suite 1104 Level 11/37 Bligh St, SYDNEY NSW 2000 or email us: admin@premiumadvisory.com.au We will try to resolve your complaint quickly and fairly and will respond in writing within 45 days.

If after 45 days we cannot reach a satisfactory resolution to your complaint, we are a member of the Australian Financial Complaints Authority and you can raise your concerns with them at: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001; (P) 1800 931 678: www.afca.org.au

6. Other matters you might want to know

We will also provide you with a SoA whenever we provide you with any advice which takes into account your objectives, financial situations and or needs. The SoA will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

If we give you further advice, or when no financial product is recommended, a RoA may be provided to you instead of a SoA. You can request a copy of the RoA by contacting us (if you have not previously received a copy) within 7 years of that further advice being given.

In the event, we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

We hold professional indemnity insurance cover for the activities conducted under our AFS license which we believe satisfies the requirements of section 912B of the Corporations Act 2001 for compensation arrangements. The insurance may Cover claims in relation to the conduct of authorised representatives, representatives and employees who no longer work for the Licensee (but who did at the time of the relevant conduct).

7. Our relationships

Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products that might reasonably be expected to be capable of influencing them in the provision of financial services.

8. Your Responsibilities as a client

We will ensure that our advice is in your best interests and is appropriate to you at the time it is provided. However, certain aspects of our advice are largely outside our control and are mainly within your control. Therefore, responsibility for these matters largely remains with you.

You are responsible for ensuring that our advice remains in your best interests and appropriate to you over time. You must notify us in writing immediately should your personal circumstances change or should general economic conditions or legislation change in a way that affects our advice to you.

You are responsible for ensuring your bank account and investment account details including account numbers, passwords and personal identification numbers are kept confidential, are stored safely and not recorded in a form that can be accessed by other persons including access by hacking computers, are not provided to any person, including your adviser, and are changed on a regular basis and at least once a month. You are solely responsible for any losses caused by a misuse of this data by any person, including cyber fraud or any other form of fraud.

9. Confirmation of Receipt of FSG

I have read and understood this Financial Services Guide.

Client 1 Name_____ Client 1 Signature_____

Client 2 Name_____ Client 2 Signature_____