

FINANCIAL SERVICES GUIDE

CAR - EXCLUDING SOUTH AUSTRALIA

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, and 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
- Our internal and external dispute resolution procedures and how you can access them

We are required to provide you with the information contained in this document if we are likely to deal on your behalf or provide you financial product advice.

STATEMENT OF ADVICE

If we make a recommendation about which product is suitable for you, you will receive a Statement of Advice (SoA). The SoA contains our advice, the basis on which our advice is given and information about the remuneration we receive and any associations we have that may influence our advice.

RECORD OF ADVICE

If you subsequently decide to take up further advice from us, we will produce and keep on our records a Record of Advice (RoA). You may request a copy of this advice by contacting your adviser, whose details are contained in this FSG, any time within a period of up to 7 years after the day on which the advice is given.

PRODUCT DISCLOSURE STATEMENT

If we recommend that you acquire a financial product, or we assist you to apply for a product, we will give you a Product Disclosure Statement (PDS). The PDS explains the key features and benefits of the product, any significant risks, and the cost of the product and will help you make an informed decision about the financial product.

THE FINANCIAL SERVICES REFERRED TO IN THIS FINANCIAL SERVICES GUIDE (FSG) ARE PROVIDED BY:

Marsh Advantage Insurance Pty Ltd
("Marsh Advantage Insurance")
ABN 31 081 358 303
AFS Licence No. 238369

Darling Park Tower 3
201 Sussex Street, Sydney NSW 2000
Tel: (02) 8864 8888
Fax: (02) 8864 8800
www.marshadvantage.com.au

Austin Nolan and AIZ Pty Ltd are Authorised Representatives of Marsh Advantage Insurance.

AIZ Pty Ltd
ABN 54 098 932 695
Authorised Representative No.
268866

Austin Nolan
Authorised Representative No.
434843

Austin Nolan is employed by AIZ Pty Ltd and provides financial services on behalf of Marsh Advantage Insurance.
PO Box 401
Greenwood WA 6924
08 9448 0084
aussie@aiz.com.au

WHO IS MY ADVISER?

Your Adviser is Austin Nolan who is employed by AIZ Pty Ltd but acts as an authorised representative of Marsh Advantage Insurance Pty Ltd. Distribution of this FSG has been authorised by Marsh Advantage Insurance Pty Ltd. Austin Nolan has the necessary skills and accreditation to provide the financial advice you require.

WHAT KINDS OF FINANCIAL SERVICES CAN YOU OFFER ME?

Austin Nolan, AIZ Pty Ltd and Marsh Advantage Insurance Pty Ltd can offer you the following financial services:

- Provide personal and general financial product advice about, and deal with, financial products.

These services can be provided in relation to the following financial products:

- 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 DO YOU ACT FOR WHEN PROVIDING THE FINANCIAL SERVICE?

Together with Marsh Advantage Insurance Pty Ltd, we act on your behalf when providing advice and services to you.

WHAT COMMISSIONS, FEES OR OTHER BENEFITS ARE RECEIVED FOR PROVIDING THE FINANCIAL SERVICES?

Marsh Advantage Insurance Pty Ltd receives a brokerage or a fee, or a combination of the two, from the life insurer when you first enter into the life insurance policy and each renewal. The rate of commission depends on the policy and may range from 0% to 110 % of the premium in the first year and 0% - 30% of the premium in subsequent years.

Marsh Advantage Insurance pays AIZ Pty Ltd a part of this commission for placing your insurance. The rate depends on the policy and may range from 63% to 92.5% of the commission.

WHAT RELATIONSHIPS OR ASSOCIATIONS EXIST WHICH MIGHT INFLUENCE YOU IN PROVIDING FINANCIAL SERVICES?

The remuneration paid to AIZ Pty Ltd by Marsh Advantage Insurance and paid to Marsh Advantage Insurance by the insurer is calculated as a percentage of the premium (excluding taxes and charges).

You will not pay a fee unless one has been specifically negotiated and agreed between you and AIZ Pty Ltd and/or your Adviser and in the event any fee is agreed, the fee will be paid to Marsh Advantage Insurance and may be shared with your Advisor.

If the remuneration we receive can be calculated at the time we advise you on appropriate products, the remuneration we receive on these products will be disclosed in the SoA. If the remuneration we receive cannot be calculated at this time, we will disclose our remuneration as soon as practicable. If we do not recommend a product to you and you do not receive a SoA, you may request further details of our remuneration within a reasonable time after receiving this FSG and before we provide any services to you.

Austin Nolan is a salaried employee of AIZ Pty Ltd and does not earn any commission.

Marsh Advantage Insurance's employees receive an annual salary which may include a bonus based on performance.

Marsh Advantage Insurance's representatives (including but not limited to its employees, AIZ Pty Ltd and/or Austin Nolan) may also from time to time receive incentives or bonuses from Marsh Advantage Insurance based on service, retention and increasing new business.

Marsh Advantage Insurance's representatives (including its employees, AIZ Pty Ltd and/or Austin Nolan) 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.

Where you have been referred to us by someone else, if we pay them a fee or commission in relation to that referral, we will tell you.

Marsh Advantage Insurance receives compensation from insurers for providing consulting, data analytics, or other services. The services are designed to improve the product offerings available to our broking clients, assist insurers in identifying new opportunities, and enhance insurers' operational efficiency. The scope and nature of the services vary by insurer and by geography. In Australia this compensation is paid in the form of a fixed fee. Where Marsh Advantage Insurance is involved in such arrangements, Marsh Advantage Insurance may be considered to have an incentive to place a broking client's insurance with these insurers. In order to control any potential conflict of interest arising from the provision of these services to insurers, Marsh Advantage Insurance employs and acts in accordance with its policies and procedures.

We will answer any questions you may have about the above and in particular our remuneration to ensure that you are clearly informed.268866

WHAT SHOULD I DO IF I HAVE A COMPLAINT?

1. Contact Austin Nolan in the first instance (using the contact details contained in this FSG) and inform them of your complaint. Alternatively, you may contact the Marsh Advantage Insurance Complaints Officer directly on (03) 9603 2338.
2. If your complaint is not resolved the matter will be referred to the Marsh Advantage Insurance 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. If you are unhappy with the outcome, you can take your complaint to the Financial Ombudsman Service.

You can contact FOS on 1300 78 08 08 or e-mail info@fos.org.au.

COMPENSATION ARRANGEMENTS

In accordance with s912B of the Corporations Act, Marsh Advantage Insurance holds professional indemnity insurance which may cover claims arising out of the conduct of Marsh Advantage Insurance, its employees and representatives in the provision of financial services by Marsh Advantage Insurance. The policy also covers Marsh Advantage Insurance (subject to its terms and conditions) for work done for Marsh Advantage Insurance by employees and representatives who no longer work for Marsh Advantage Insurance (but who did at the time of the relevant conduct). In some instances our authorised representatives may hold their own insurance for this purpose.

WHAT INFORMATION DO YOU MAINTAIN IN MY FILE, AND CAN I EXAMINE MY FILE?

Austin Nolan maintains a record of your personal insurance profile including details of your objectives, financial situation and needs. Also maintained, are records of any recommendations made to you.

Marsh Advantage Insurance 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. We will make arrangements for you to do so.

PRIVACY POLICY

Austin Nolan, Marsh Advantage Insurance and our associated entities value the privacy of your personal information and we are committed to handling your personal information in a responsible way in accordance with the Australian Privacy Principles (APPs) and the Privacy Act 1988 (Cth). Full details of how, when and from where we collect, hold, use and disclose personal information is available in our Privacy Policy at the Legal Notices section of www.marshadvantage.com.au. Our Privacy Policy also contains information about how you may complain about a breach of the APPs and our complaint handling process.

In the course of performing our business activities including providing insurance and risk services such as arranging insurance policies and advising on insurance options, reinsurance, managing claims or consulting on other risks for our clients and those of our associated entities, insurers and other insurance intermediaries we (and our authorised agents) may collect or disclose your personal information from or to other persons, which include:

- a person authorised by you;
- a third party such as your employer;
- our employees, authorised representatives, associated entities and contractors and other business support service providers for the purposes of the operation of our business;
- insurers, reinsurers; other insurance intermediaries and premium funders;
- persons involved in claims such as solicitors, assessors, repairers, builders, investigators, your employer or medical practitioners and rehabilitation providers; or
- government bodies, regulators, the Financial Ombudsman Service, law enforcement agencies and any other parties where required or authorised by law.

Marsh Advantage Insurance may also collect and disclose your personal information for other purposes as outlined in our Privacy Policy, which includes marketing activities. We will only use and disclose your personal information for a purpose permitted by law or that you would reasonably expect. We will request your consent for any other purpose.

When you give Marsh Advantage Insurance personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this notice). If it is sensitive information we rely on you to have obtained their consent to these matters. If you have not done these things, you must tell us before you provide the relevant information.

If you do decide not to provide us with the information required we may not be able to provide a service or arrange a product.

Your personal information may be disclosed to our associated entities, service providers, insurers, reinsurers and other insurance intermediaries located in countries outside of Australia. The countries this information may be disclosed to will vary from time to time, but may include the United Kingdom, the United States, Canada, India for business support services and international insurance market hubs in Bermuda, Brazil, China, Dubai, Hong Kong, Ireland, Japan, Singapore, South Korea, United Kingdom, and the United States.

PRIVACY POLICY

We take reasonable steps to ensure that overseas recipients of your information do not breach the privacy obligations relating to your personal information.

If you have any questions or comments in relation to Privacy or if you wish to access your personal information or update it please contact our

Privacy Officer by:

Email: privacy.australia@marsh.com

Phone: (02) 8864 7688

Post: PO Box H176, Australia Square NSW 1215

If you have any further questions about the financial services Marsh Advantage Insurance provides, please contact your Adviser. Retain this document for your reference and any future dealings with Marsh Advantage Insurance and its Authorised Representatives. This Financial Services Guide was prepared on 13 June 2014.

Version 14 – Life Advisers (CAR)