

# Financial Services Guide – General Advice Only



ASIC Representative number

Adviser name

Adviser signature

Date signed

This Financial Services Guide (FSG) is dated 13<sup>th</sup> May 2024. It provides you with information about the financial services provided to you by Life Plan FP Aust Pty Ltd (LPFPA), and its representatives.

You should also refer to the Product Disclosure Statement (PDS) for the insurance product. The purpose of the PDS is to help you understand financial products and make your own informed decision about whether to acquire the Insurance Product. The PDS includes information such as the risks, benefits, and characteristics of the particular Insurance Product.

## Life Plan FP Australia Pty Ltd

LPFPA Pty Ltd holds an Australian Financial Services License 277681 and is authorised to provide financial advice and deal in life risk insurance products. LPFPA Pty Ltd may be contacted by phone 02 8003 5295 or in writing to Level 11, 65 York St, SYDNEY, NSW, 2000.

## Financial Services Provided

Advisers and representatives of LPFPA may discuss with you the offer of insurance described in the accompanying PDS. These representatives are only authorized to provide you with general advice about the insurance product. They are not able to provide you with personal advice, which means they will not consider your personal financial circumstances, needs and objectives.

## How do I pay for the financial services provided?

There is ordinarily no charge to you for the general advice provided. When you purchase the Insurance Product the insurance company may pay the licensee 0% to 60% (ex GST) of the first year's premium and then ongoing trailing commission of up to 27.50% (ex GST) from the day following the first anniversary date (ex-policy fee and stamp duty) A percentage of both the initial up-front commission and ongoing trail commission is paid to the Authorised Representative as commission.

## Compensation arrangements

Life Plan FP Australia Pty Ltd is covered by professional indemnity insurance satisfying the requirements under s912B

of the Corporations Act 2001 (Cth) for compensation arrangements. The insurance is subject to terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of Life Plan FP Australia Pty Ltd, where even subsequent to these actions they have ceased to be employed by or act for Life Plan FP Australia Pty Ltd.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.

## Not independent

Life Plan FP Australia Pty Ltd and I as your adviser may receive commission based on your premium for the duration of time you hold an insurance policy, fees based on the volume of assets under advice and gifts and other non-monetary benefits. For these reasons, we are unable to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

## What if I have a complaint?

If you have a complaint, please contact us directly. Our contact details are:

☎ 02 8003 5295  
✉ admin@lifeplanfpa.com.au  
📄 The Complaints Manager,  
Life Plan FP Australia Pty Ltd  
Level 11, 65 York Street  
**SYDNEY, NSW, 2000**

We will respond to your complaint within 30 days. If you are not satisfied with our response, or if you have not received a response from us within 30 days you can contact the: Australian Financial Complaints Authority (AFCA), which is a service for consumers.

The contact details for AFCA are:

☎ Toll free: 1800 931 678  
✉ info@afca.org.au  
📄 GPO Box 3 MELBOURNE VIC 3001  
🌐 [www.afca.org.au](http://www.afca.org.au)

Client 1 name

Signature

Date signed

Client 2 name

Signature

Date signed