

Financial Services Guide for

Mutual Care Pty Ltd

ABN 43 121 556 205

33 Burrows Road , St Peters NSW 2044

PO BOX 7057 ALEXANDRIA NSW 2015

Phone: 02 9519 3400

Holder of an Australian Financial Services License 318116

NOTE:

This FSG is designed to assist you in determining whether you wish to receive any of the services set out in it. It contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered. It also contains information about how complaints against us will be handled.

This FSG is provided to you by Mutual Care Pty Ltd.

Its licence permits it to provide the following financial services:

Give personal or general advice about:

General insurance products

Apply for, vary or dispose of a financial product on behalf of another person (Deal) in relation to:

General insurance products

Please note that whenever these services are provided by us we will be acting on your behalf and not on behalf of any product issuer.

Other disclosure documents we may give to you from time to time

We may provide you with a Statement of Advice (containing specific recommendations for you to consider) or a Product Disclosure Statement (containing details of a specific insurance cover we may recommend to you as part of our Statement of Advice (SOA)). You can request a copy of any advice (e.g. SoA) we provide to you at any time up to 7 years from the date it is first provided. After this date we reserve the right to archive or destroy these records.

We will always explain the purpose of any document we give to you.

Remuneration

In providing our services to you we may receive remuneration in one or more of the following forms:

_ Commissions from product transactions, including on-going (trail) commissions. These will range from 5 % to 20 %;

To illustrate: If premium is \$100 then our commission may range from \$5 to \$20.

Rest assured we will explain the likely remuneration or other benefits we (or an associate) will receive from any transaction or service we offer to you prior to you proceeding with either and disclose that in our SOA. You have the right to request from us further details about our remuneration or benefits we may receive at any time.

Associations or Relationships

Mutual Care Pty Ltd may from time to time receive a benefit from preferred product providers by way of sponsorship of educational seminars, conferences or training days. Details of benefits will be maintained on a Register.

Instructions from you

We will always seek to act on your specific instructions in a timely and efficient way. You can provide instructions to us verbally and in writing (mail, fax or email), however we reserve the right to request written instructions where we consider it necessary.

Problems with our service

If you ever have a difficulty with our services please be aware we will do everything within reason to address and resolve your concerns. You can make a complaint either verbally or in writing and we will acknowledge the complaint within 5 days. We will then ensure that a determination of your complaint is made within 20 days.

If you are not satisfied with our response to your complaint, then you have the right to refer to the matter to Financial Ombudsman Service.

Mutual Care Pty Ltd is a member of the Financial Ombudsman Service and is legally obliged to refer any complaints it cannot resolve to that Scheme for independent resolution.

MUTUAL CARE : FINANCIAL OMBUDSMAN SERVICE MEMBER NUMBER -- 10090

The Scheme can be contacted on 1300 780 808. We can provide you with brochures regarding the Scheme on request.

Privacy

Any information that you provide to us is subject to our Privacy Policy. A copy of this policy is available upon request.

Adequacy of our compensation arrangements

Mutual Care Pty Ltd confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the Sum Insured for Mutual Care Pty Ltd and our representatives and employees in respect of our authorisations and obligations under our Australian Financial Services Licence. This insurance will continue to provide such coverage for any representative or employee who has ceased work with us for work done whilst engaged with us.

Insurance Brokers Code of Practice

Mutual Care Pty Ltd has subscribed to the Insurance Brokers Code of Practice in which the Financial Ombudsman Service is the code administrator. This code sets standards of good practice for subscribing insurance brokers, who must follow these standards when dealing with persons who are, or who may become, an individual or small business client of an insurance broker. A full copy of this code is available at <http://www.niba.com.au/html/43303.cfm> or by contacting us at our address given above.