

This document is important

This Financial Services Guide (FSG) provides key information about us and the financial services we can provide to assist you in deciding if you want to use our services. This FSG contains information about our remuneration and how to make a complaint. LFI authorise the distribution of this FSG. We will also give you a Product Disclosure Statement (PDS) which describes the product's benefits, terms and conditions for cover to help you make an informed decision about the financial product.

About our services

We are Authorised Representatives of LFI Group Pty Ltd (AFSL 413613) (LFI). We can provide general financial product advice and deal in LFI's Vehicle Equity Insurance and Loan Protection Insurance. These products include general insurance.

We may refer you to Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) (trading as CGU Insurance) (CGU) for home insurance and comprehensive car insurance.

LFI holds professional indemnity insurance which complies with requirements set out in section 912B of the Corporations Act 2001 (Cth).

How are we paid?

The table below summarises how the relevant parties are paid. Commissions are calculated on the premium you pay, less stamp duty and GST. If you require more detailed information please contact LFI before purchasing insurance.

Product Table

Product	LFI Pays us up to:	CGU pays LFI up to:
Loan Protection Insurance	20% of the premium	
Vehicle Equity Insurance	30% of the premium	
CGU Fundamentals Home Insurance	\$50	10% of the premium
CGU Motor Vehicle Insurance	\$50	10% of the premium
CGU Boat and Caravan Insurance	\$50	10% of the premium
CGU Accidental Damage and Listed Event Home Insurance	\$50	20% of the premium
CGU Landlords' Residential Property Insurance	\$50	20% of the premium
CGU Travel Insurance	\$50	25% of the premium

What happens if you have a complaint?

If you have a complaint about our financial services, please contact us. We will attempt to resolve the issue and we will also promptly refer it to LFI. LFI has internal dispute resolution procedures and is also a member of the independent Australian Financial Complaints Authority (AFCA). If you are not satisfied, you may refer your complaint to AFCA. www.afca.org.au

GPO Box 3, Melbourne VIC 3001. Telephone 1800 931 678. Email info@afca.org.au.

Our contact details

Authorised Representative Name:

Authorised Representative (AR) Number:

CAR details:

ABN:

Address:

Telephone:

Email:

LFI contact details

LFI Group Pty Ltd

ABN 31 138 903 581

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