FINANCIAL SERVICES GUIDE

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THE PURPOSE OF THIS GUIDE

This Financial Services Guide (FSG) has been authorised by UIG and applies from 22/10/2026 and is designed to assist you in deciding whether to use any of our services and contains important information about the services we offer you, how we and our associates are paid, any potential conflicts of interest we may have and what to do in the event of a complaint

RESPONSIBILITY FOR SERVICES PROVIDED

We are an Authorised Representative (AR) of United Insurance Group P/L (UIG), who hold an Australian Financial Services Licence (AFSL) and we are authorised by them to advise and deal in the full spectrum of general insurance products. All of our staff that provide Financial Services are appropriately authorised by UIG. UIG is responsible for the financial services provided to you, or through you to your family members, including the distribution of this FSG. They are required to meet high standards for: staff training, organisational competence, management expertise, financial control and compliance disciplines.

WHO DO WE ACT FOR

We usually act on your behalf and in your interests in all matters. Sometimes, it may be more appropriate for us to access insurance or manage claims where we act as an agent of the insurer. If and when this situation arises we will explain and highlight this to you.

LACK OF INDEPENDENCE

We are not independent, impartial or unbiased because Our Licensee receives commissions from the underwriters that we place your insurance with. They pay us a percentage of such commissions and retain the balance to operate their business.

OUR SERVICES AND PRODUCTS

We offer a range of services to assist you to protect your assets and guard against unexpected liabilities including reviewing and advising on your insurance needs, identifying risk factors to avoid claims and seeking competitive premium quotations. We can advise and arrange a broad range of insurances on your behalf including: Home Building and Contents, Private and Commercial Motor, Farm, Business Packages, Construction, Liability, Industrial and Professional covers.

RETAIL CLIENTS

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional protection from other clients. The Act defines Retail Clients as: Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people And that are purchasing the following types of insurance covers: Motor vehicle, home building, contents, personal and domestic, sickness/accident/travel, consumer credit and other classes as prescribed by regulations.

Some of the information in this FSG only applies to Retail Clients and it is important that you understand if you are covered by the additional protection provided.

RETAIL CLIENT ISSUES

Typically, we only provide General Advice to our Retail Clients. General Advice does not take into account your particular needs and requirements and you should consider the appropriateness of this advice to your circumstances prior to acting upon it. We will provide you with a General Advice Warning in such cases.

If you are a new Retail Client purchasing Personal Accident or Sickness insurance and obtain Personal Advice, that is, advice that takes into account your particular circumstances, we will give you a **Statement of Advice (SOA)**, that sets out the advice provided and the basis on which the advice is made and our remuneration should you purchase the product.

For existing Retail Clients, we may not provide an SOA but rather provide the advice to you orally. In such cases you may request us to provide you with a Record of Advice (via phone or in writing) which we will provide to you within 28 days of such request. When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended polices we have not compared those policies to other policies available, other than from those insurance providers we deal with regularly. If we recommend the purchase of a particular financial product, we will also give you a **Product Disclosure Statement** (PDS) at that time, which sets out details specific to that product and the key benefits and risks in purchasing the product.

PERSONAL INFORMATION

The Privacy Act 1988 sets out standards for the collection and management of personal information. With your consent, we will only use your personal information for general insurance services. Our Privacy Policy Statement is available free of charge upon request.

COMPLAINTS AND CONTACT

Clients not satisfied with our services should contact UIG's Complaints Officer. They are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office, or contact AFCA directly on 1800 931 678 or visit www.afca.org.au.

UIG also adopt the Insurance Brokers Code of Practice. You are able to contact us by phone, in writing, email or in person. To ensure that we provide you with appropriate products and services, you agree to us calling you at our discretion to discuss new products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call Register.

COMPENSATION

UIG hold a Professional Indemnity Policy which also provides coverage for us. This policy is designed to pay claims by Third Parties (including our clients) arising out of our Professional Negligence. The policy extends to cover UIG for work done by us after we cease to work for UIG and satisfies the requirements for compensation arrangements under Section 912B of The Act.

ELECTRONIC DELIVERY OF DISCLOSURE NOTICES

Please note that where possible we prefer to provide all correspondence and disclosure notices (including FSG's and PDS's) to you electronically, via email or links to websites etc. If you have provided your email address to Us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us and we will update our records accordingly.

UIG's SOURCES OF INCOME

When placing your insurance, they usually receive a commission from the insurer. The amount varies between 0% and 30% of the base premium you pay. Where a policy is cancelled before the period of insurance has ended we will usually retain the commission on any return premium involved.

If you are a Retail Client and we give you Personal Advice, commission amounts will be provided in any SOA or on any relevant invoices where an SOA is not provided. When we give you General Advice, full commission information (including dollar amounts) will be provided.

UIG has a set of standard non-refundable Broker Fees that they charge you for services such as market research on products available, assessing the claims service of insurers. Sourcing alternative quotations and coverage and risk analysis and portfolio co-ordination. All fees payable for services will be advised to you at or before the time of providing the advice or service.

UIG retains the interest on premiums paid by you that are held in their trust account before paying the insurer.

If you pay by credit card we may charge a credit card fee, which is shown separately on our invoices and is non-refundable.

This fee covers the cost of bank charges etc. associated with such facilities.

Premium funding products enable you to pay your invoice by instalments. Premium funders do charge interest. We can arrange premium funding if you require it. We will normally receive a commission of between 1% and 4% of the amount funded from the Premium Funder for arranging the funding.

STEADFAST MEMBERSHIP

UIG are a Steadfast Group Limited (Steadfast) Network Broker and have access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

HOW WE ARE PAID

We receive between 90% and 93% of UIG's income that is generated by our clients. If a person has referred you to us, we may pay them a part of any fees or commission received. If you are a Retail Client and receive Personal Advice remuneration details will be disclosed in the SOA or invoices related to the advice.

CONFLICTS OF INTEREST

As a business we have relationships with and receive income from various third parties as detailed in this FSG. For Retail Clients receiving Personal Advice, details of relationships that impact the advice will be included in any SOA or invoice documentation we send you. All material conflicts that impact our advice, that are not mentioned in this FSG, will be advised to you on the invoices related to that advice. advice.