



**Life Insurance
and Super** Pty Ltd

Unit 1, 43 – 47 Duke Street ALBANY WA 6330
PO Box 2069 ALBANY DC WA 6331
Telephone: (08) 9841 2811
Email: Admin@lifeandsuper.com.au
Website: www.lifeandsuper.com.au
ABN 40 731 026 420
Australian Financial Services Licence No:405456

"Financial Services with a Personal Touch"

Financial Services Guide (FSG)

A GUIDE TO OUR RELATIONSHIP WITH YOU AND OTHERS

Australian Financial Services Licence (AFSL: 405456)

This Financial Services Guide (FSG) is designed to assist you in determining whether to use any of the services offered by Life Insurance and Super Pty Ltd (ABN 40 731 026 420) (AFSL:405456) its Representatives and or Staff.

(Life Insurance and Super Pty Ltd); (Life and Super); (LIAS); (Life Insurance and Super Administration Services)

This FSG is to be read in conjunction with the Part 2 Adviser Representative Profiles attached.

This Financial Services Guide (FSG) contains information about:

- Life Insurance and Super Pty Ltd, who as the Licensee is responsible for the financial service.
- The services we offer
- Your financial adviser
- The financial planning services and products your financial adviser can provide
- How Life Insurance and Super Pty Ltd and your financial adviser and other related parties are paid for the services provided to you.
- Any associations or relationships that could create potential conflicts of interest.
- Our internal and external dispute resolution procedures and how you can access them

This Financial Services Guide Version 1.5:

Dated 26 March 2021; is issued with the authority of:-

Life Insurance and Super Pty Ltd ABN 40 731 026 420 Australian Financial Services Licence No:405456
(Life Insurance and Super Pty Ltd) (Life and Super) (LIAS) (Life Insurance and Super Administration Services).

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ABN 40 731 026 420 AFS 405456 Tax Agent 2466 8959

Part 1

Who is Life Insurance and Super Pty Ltd

Life Insurance and Super Pty Ltd ABN 40 731 026 420 (LIAS Pty Ltd) holds an Australian Financial Services Licence No:405456 (AFSL) issued by the Australian Securities and Investment Commission.

Life Insurance and Super Pty Ltd is a Western Australian, private wealth management business. It is not owned or controlled by any product provider, fund Manager or Life Insurance Company; this means that we are not governed by any Bank, Insurance Company or Fund Manager.

We aim to work in your best interests at all times.

Lack of Independence

Despite our ownership and control we must disclose that as we receive commissions from the sale of life insurance products and occasionally from other products and services we do not comply with the definition of words 'independent', 'impartial' or 'unbiased' under section 923A of the Corporations Act.

About Us

Our Adviser at Life Insurance and Super Pty Ltd; Gary Cutler has been operating in the financial services industry for almost 40 years, providing high quality advice to clients — from retail clients, to retirees, to high net worth clients and to small business owners to farmers.

We offer our clients a range of solutions, covering Insurances, Wealth Accumulation, Superannuation, Retirement and strategies so you can get the most out of your financial future.

We also have a various working relationship with accountants, general insurance brokers and mortgage brokers, which will give you access to additional services.

We provide advice and administration in the following areas:

- [Life Insurance
- [Income Protection
- [Self Managed Superannuation Funds (establishment, Administration, Compliance, and Audit)
- [Superannuation (Industry Funds, Retail Funds and Platforms)
- [Investments (including Buying and Selling Shares, Cash and Term Deposits) or
- [Portfolio Administration (Personal Monies or Self Managed Superannuation Funds)

Who will give you advice?

Our director Gary Cutler who is also Representative will give you advice. They are authorised by Life Insurance and Super Pty Ltd (Life and Super) and as the licensee, are responsible for the advice given to you. We ensure the necessary qualifications and continuing education requirements are maintained to provide the services for which we are licensed.

Who is responsible for the financial services provided?

Life Insurance and Super Pty Ltd is the holder of an Australian Financial Services licence issued pursuant to the Corporations Act (Licence No.4054656). Our director Gary Cutler of Life Insurance and Super Pty Ltd is responsible for the financial services provided to you and has authorised the distribution of this FSG.

Who is your Financial Adviser

Your financial adviser will be the Representative listed in the Representative profile section of this FSG.

Statement of Advice (SOA)

All personal advice provided to you will be outlined in an SOA. The SOA will contain personal advice, the basis on which it is given, details of fees, commissions and information on relevant associations. The SOA is used for initial advice and any subsequent advice may be provided in the form of a record of advice, a statement of additional advice or another form of documentation. Where further advice is provided that involves a significant change you will be provided with a SOA Where further advice is provided that does not involve a significant change your adviser will make a record of the advice (ROA). There are no limitations in relation to time or how you make your requests for a copy of the ROA.

Product Disclosure Statement (PDS)

You will receive a PDS if your adviser has provided advice on a particular product. A PDS will contain the key features of the financial product, significant risks and benefits, and fees associated with the financial product.

How can I contact Life Insurance and Super Pty Ltd to provide instructions to them?

You may give us verbal instructions or written instructions by mail. However, we reserve the right not to accept instructions verbally without prior notice and in those instances, will ask you to provide an original written document to us. We are also happy to receive instructions via email or mobile phone should the need arise.

We can be contacted using the following details:

Unit 1, 43 – 47 Duke Street ALBANY WA 6330

PO Box 2069 ALBANY DC WA 6331

Tel (08) 9841 2811

Email Admin@lifeandsuper.com.au

What kinds of financial services and products are available

Life Insurance and Super Pty Ltd financial advisers can offer a range of insurance, investment, superannuation and retirement strategies and products.

Life Insurance and Super Pty Ltd maintains an Approved Products List (APL) containing financial products that have been researched by one or more external Research houses. A copy of the APL can be supplied to you upon request. Life Insurance and Super Pty Ltd Financial Advisers act for you and not for any life insurance company, fund manager or bank.

What advice is available to you:

Life Insurance and Super Pty Ltd can provide advice and strategies on the following, but not limited to:

Provide Financial Product Advice on:

- ❖ Basic and non-basic deposit and payment products
- ❖ Derivatives
- ❖ Debentures, stocks or bonds issued or proposed to be issued by a government
- ❖ Life risk insurance products and investment life insurance products
- ❖ interests in managed investment schemes including: investor directed portfolio services;
- ❖ Retirement savings account products
- ❖ Securities
- ❖ Superannuation

Deal in the following Financial Products:

Issue, apply for, acquire, vary or dispose of the following financial products

- ❖ Derivatives

Apply for, acquire, vary or dispose of the following financial products on behalf of another:

- ❖ Basic and non-basic deposit and payment products
- ❖ Derivatives
- ❖ Debentures, stocks or bonds issued or proposed to be issued by a government
- ❖ Life risk insurance products and investment life insurance products
- ❖ Managed investment schemes, including investor directed portfolio services
- ❖ Retirement savings account products
- ❖ Securities
- ❖ Superannuation

To retail and Wholesale clients.

We act on your behalf when providing financial services to you.

What initial services are provided:

- Identification of your financial goals and objectives
- Collection and analysis of your existing personal and financial situation
- Investigation and consideration of possible financial planning strategies and products that will assist you to meet your goals and objectives
- Presentation of a written recommendation, referred to as a Statement of Advice
- Implementation of your strategy

What ongoing services are provided:

- Revision of your personal and financial situation at suitable agreed intervals
- Discussion of whether our recommendations remain appropriate should your personal circumstances or the legislative environment change
- Implementation of any recommendations made as part of our ongoing service to you

You and your financial adviser may agree in writing on a more extensive ongoing service.

A SUMMARY OF OUR SERVICES OFFERED TO YOU

A summary of our core services is provided below:-

Self Managed Superannuation funds Initial Set Up; Administration; Investment Advice; Compliance and Taxation Preparing, Reporting and Lodgement	Portfolio Administration Services Initial Set Up; Administration; Investment Advice; Compliance and Taxation Reporting
Superannuation Industry, Retail, Master Trust ; Set Up; Administration; Investment Advice	Investment's Buying and Selling Shares, Stock, Securities, Managed Fund, Government Debentures and Bonds
Life Insurances Life, TPD, Trauma, Income Protection & Business Insurances	Fixed Interest Deposit Products, Cash Accounts and Term Deposits
Other Areas also include	
❖ Suddenly Single	❖ Finance
❖ Pre-Retirement & Retirement Planning	❖ Managed Investments Schemes
❖ Savings and Wealth Creation	❖ Estate Planning
❖ Business Succession	❖ Financial Management
❖ Centrelink	❖ Salary Packaging

A GUIDE TO OUR FEES

How will you pay for the services provided and what do they cost

All fees are payable to Life Insurance and Super Pty Ltd.

Life Insurance and Super Pty Ltd and your financial adviser can be paid by fees or commissions, or a combination, for both the initial and ongoing service. Your financial adviser will discuss and agree both the rate and method of payment with you before any financial services are provided. Where you receive personal advice, your SOA will detail all remuneration and other benefits associated with the advice.

Fees

Fees may be either a fixed rate fee or based on an hourly rate or a combination of both, and will reflect the complexity of your personal situation and the time and effort in our work for you.

Statement of Advice Preparation Fee

Life Insurance and Super Pty Ltd will generally charge a Statement of Advice Preparation fee which will be mutually agreed upon regarding our scope of advice. Life Insurance and Super Pty Ltd will charge an hourly based fee in relation to the preparation of new advice or for the completion of additional work which is outside the mutually agreed scope of our ongoing advice. Such fees will be discussed up front and agreed on prior to any work being undertaken. Life Insurance and Super Pty Ltd current hourly rate is \$250 plus GST.

Advice Implementation Fee

Life Insurance and Super Pty Ltd will generally charge an Implementation Fee which will be mutually agreed upon prior to any work being undertaken.

Ongoing Fees

Portfolio Management Fee

Life Insurance and Super Pty Ltd Portfolio Administration Service

This service provides formal Quarterly reviews, quarterly reports, performance reporting, CGT reporting, consolidated portfolio reports and income and expense reports. This service also includes access to your portfolio reports online. An ongoing portfolio management fee of up to maximum of 1.65% per annum (INCL GST) will be charged on the net equity (assets less liabilities) of funds under management / under advice. We charge for this service on the basis of funds under management, according to a sliding scale, subject to a minimum annual fee per account. Our standard fee is usually about 1.10%. For instance, where you have \$500,000 under management with us, we will charge you an administration fee of \$5,500 per annum. The fee is charged quarterly based on your portfolio balance at the end of each quarter. Where your Advisor has negotiated the fees with you, we will disclose the agreed fees to you in the SOA which we will issue to you. There may be instances where we will charge a higher amount or lower amount; however this will be disclosed and agreed in advance.

Portfolio Management Fee is to cover the cost of our advice to you and ongoing reporting and administration of your account.

Flat Dollar Fees

Where you engage us to provide strategic advice or project work (e.g. liaising with your accountant in relation to once-off tax matters), we may charge you a flat dollar fee in addition to the Portfolio Management Fee above. The fees are based on the estimated time required and complexity of your matter. All fees will be agreed with you prior to provision of services.

Brokerage

We will charge brokerage when we execute transactions for you; e.g. when you instruct us to transact on your behalf or when we transact on your investment portfolio to give effect to our recommendations. Brokerage of up to maximum of 2.20% (INCL GST) will be charged on shares traded on a stock exchange, subject to a minimum of \$100 (plus GST) per transaction.

Insurance Products

A life insurance company may pay us initial and ongoing commissions when we arrange life, risk insurance. As the commission payable may vary with each insurer, your Representative will give you details about any commission receivable by us when advising you about such products.

For example, a typical commission range for yearly renewable term life insurance could be between 0% and 66% of the first year's premium and a range of 10% to 30% per annum of renewing premiums. By way of example the fee of 66% of the first year's premium of \$1000 would be \$660 and, upon renewal, an annual renewing fee of 22% would be \$250.

Other Fees

From time to time there may be opportunities to participate in initial public offers, placements and other securities issues. The fee received by Life Insurance and Super Pty Ltd, and/or the Representative on these investments can vary between 0% and 6% (plus GST). This is a fee paid by the product provider to Life Insurance and Super Pty Ltd and/or its Representatives and is not a charge to you. Where an ad hoc provisions of such benefits coincides with the timing of the provision of our advice or dealings you will be provided with more detailed disclosure in your SOA.

Marketing Allowances

Nil.

Referral Fees

If a third party referred you to us, we may forward referral payments or commissions to the third party. These amounts do not involve additional costs and will be disclosed in your SOA. All Fees and Commissions are subject to GST.

How are Life Insurance and Super Pty Ltd and their financial advisers paid

All fees and commissions disclosed in the SOA are payable to Life Insurance and Super Pty Ltd. Life Insurance and Super Pty Ltd will retain up to 100% Your financial adviser Life Insurance and Super Pty Ltd pays from this their fixed and floating fees to run and operate their business (including but not limited to wages, administration, rent and out goings etc.) which will be offset against their entitlement to fees and commissions.

What other benefits may product providers give to Life Insurance and Super Pty Ltd or your financial adviser

Some product providers may give Life Insurance and Super Pty Ltd or your financial adviser non commission benefits such as entertainment or sponsorship. Both Life Insurance and Super Pty Ltd and your financial adviser maintain a Register in line with industry standards to document any alternative forms of payment received. These registers are publicly available and must be provided within 7 days after request.

Does Life Insurance and Super Pty Ltd have any relationships or associations with financial product issuers

Your financial adviser can provide advice on products from a wide range of product providers subject to Life Insurance and Super Pty Ltd Approved products List (APL).

OUR RELATIONSHIPS WITH OTHERS

The following relationships are disclosed to ensure that you are fully aware of our relationships that may reasonably be expected to influence Life Insurance and Super Pty Ltd or the Representative:

- Life Insurance and Super Pty Ltd; Life Insurance and Super; Life Insurance and Super Administration Services is owned and administered by Life Insurance and Super Pty Ltd;
- Gary Cutler is a Director of Life Insurance and Super Pty Ltd and has a 100.00% shareholding.

As a shareholder of Life Insurance and Super Pty Ltd, Gary Cutler is entitled to profit distributions associated with this business.

WHEN YOU GET OUR ADVICE

What information should you provide to receive personal advice

Your financial adviser will complete a Client Questionnaire with you which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. The information obtained will be assessed by your financial adviser to assist them in providing appropriate advice. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive. You should read any warnings contained in the client questionnaire and SOA carefully before making any decision relating to a financial strategy or product.

Will you give me advice which is suitable to my objectives, needs and financial circumstances?

Yes, if you request personal financial advice. To do so, your Representative needs to determine your individual objectives, financial situation and needs before any investment is recommended to you.

You have the right not to divulge this information to your Representative if you do not wish to do so. In that case, your Representative is required to warn you that the advice that is being provided to you may be based on incomplete or inaccurate information, and because of that, you should not act on the advice until you have considered whether it is appropriate having regard to your personal circumstances. If you act on advice based on incomplete or inaccurate information you risk acquiring financial products that may not be appropriate to your needs. You should read the warnings in your SOA carefully.

What disclosure documents will you give me?

When we give you personal financial advice, we may take into account any or all of your objectives, financial situation or needs that you have disclosed to us. It is important that you give us accurate and complete information regarding your relevant personal circumstances such as your objectives, financial situation and needs; otherwise our advice may not be appropriate to all your circumstances.

When we commence the process of providing you with personal financial product advice, a Statement of Advice (SOA) will be provided to you. This is an important document and you should read it carefully. The SOA sets out your relevant personal circumstances that you have disclosed to us, our advice, the basis of that advice and any commission, fees or other benefits or associations that are relevant to that advice.

From time to time when Life Insurance and Super Pty Ltd or its advisers (Representatives) makes a recommendation to you in relation to a particular financial product, you may also receive a separate Product Disclosure Statement (PDS). A PDS is prepared by the financial product issuer and will set out all the necessary information you require to assist you to make an informed decision about the financial product.

"Further advice" is advice where:

- ❖ We have previously given you advice in an SOA which has considered your relevant objectives, financial situation and needs;
- ❖ Your relevant objectives, financial situation or needs are not significantly different since the SOA was provided; and
- ❖ The basis of our advice is not significantly different to that of the previous advice contained in the SOA.

When we provide "further advice" we will create a Record of Advice (ROA) and keep a copy of the ROA for a period of 7 years after providing the advice. During that period you are entitled to request a copy of the ROA by contacting us.

What should I know about the risks of any investments or investment strategies you recommend to me?

We will explain to you significant risks relating to financial products and financial services which we recommend to you. If you feel that we have not done so to your satisfaction you should ask us to further explain those risks to you.

Our advice may include financial products that trade on live and volatile markets which, like other investments such as real estate, can fall in value (resulting in a capital loss) as well as appreciate in value. The recommendations made to you are made with reference to current market conditions and your current circumstances as you have disclosed them to us, and either or both may change significantly without notice. As a result the advice may not be appropriate if taken at a different point in time. If 30 days has expired since the provision of our advice, we recommend that you contact your Representative to ensure that the advice is still appropriate.

In general, the value of financial products may be affected by the following factors. (Please note that this list is not exhaustive).

- ❖ Overall market risks

For example, movements in the share, real estate and bond markets can be caused by political, economic, taxation or legislative factors; e.g. changes in interest rates, taxation laws, superannuation laws etc.

- ❖ Domestic and International Factors

Vulnerability to international events or market factors, including movements in exchange rates, changes in trade or tariff policies.

- ❖ Sector specific factors

For example, in relation to a company's securities, the demand for a company's product, commodity prices, the economic cycle of industry, changes in consumer demands and changes in technology.

- ❖ Financial product specific factors

For example, in relation to a company's securities, these may include the company's directors, the strength of management, the significance of any movement in key personnel, profit history, tangible asset base, debt level and fixed cost structure, litigation, profits or losses on particular contracts, drill results and competition. Also, whether the company already has a profitable business, is exploring for recoverable resources, or is developing a new product.

These factors and more are taken into consideration when your Representative is making investment decisions on your behalf.

How can you give instructions to your financial adviser about your financial products

You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by telephone, e-mail or other.

What information is maintained in your file and can you examine the client file and who may access it

Your financial adviser will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file please ask your financial adviser and they will make arrangements for you to do so. Life Insurance and Super Pty Ltd and your financial adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your financial adviser if you wish to obtain a copy of our privacy policy "Your Rights to Privacy".

Does Life Insurance and Super Pty Ltd have Professional Indemnity Insurance cover?

Life Insurance and Super Pty Ltd has a professional indemnity insurance policy ("PI Policy") in place which is consistent with its regulatory obligations under section 912B of the Corporations Act 2001. The PI Policy covers Life Insurance and Super Pty Ltd and its Directors and or representatives for claims made by clients as a result of our conduct in the provision of financial services for the activities covered under the AFS Licence. The limit of the indemnity is \$4 million for any one claim for all claims arising out of the AFS licence activities.

IF YOU HAVE A COMPLAINT

What should I do if I have a complaint or dispute?

Life Insurance and Super Pty Ltd takes your complaints seriously, and is committed to trying to resolve them as quickly as possible.

To assist you in any complaints or disputes, we have:

- Established internal dispute resolution procedures
- Become a member of the Australian Financial Complaints Authority (AFCA) (*formerly Financial Ombudsman Service – FOS*), which allows you an external source of assistance if you are not satisfied with our resolution

If you have any complaints about the services provided, please take the following steps:

- Contact your financial adviser Gary Cutler at Life Insurance and Super Pty Ltd and tell them about your complaint.
- If your complaint is not satisfactorily resolved within 3 working days, please contact the Life Insurance and Super Pty Ltd Compliance Manager in writing and send it to us at PO Box 2069, ALBANY DC WA 6331.
- Life Insurance and Super Pty Ltd will try to resolve your complaint quickly and fairly and will respond to your complaint and seek to come to a satisfactory resolution directly with you.

If, after Life Insurance and Super Pty Ltd has reviewed and responded to your complaint and sent relevant correspondence, you are still not satisfied with the outcome, you may refer your complaint to the Australian Financial Complaints Authority (AFCA) ("**AFCA**"), of which Life Insurance and Super Pty Ltd is a member (Member Number 25797).

To find out more about the AFCA and how they can assist you, please contact them as follows:

Mail: **Australian Financial Complaints Authority (AFCA)**

GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (Australia Wide)

Financial Services Guide (FSG)

Part 2

This document is issued by Life Insurance and Super Pty Ltd, ABN 40 731 026 420 AFS Licence 405456
 This document is part two of a Financial Services Guide and should be read in conjunction with part one.
 Life Insurance and Super Pty Ltd is to provide you with this FSG.

Financial Advice is provided by:

Australian Financial Services Licensee	Life Insurance and Super Pty Ltd
Trading Name	Life Insurance and Super / Life and Super / LIAS
Australian Business Number	40 731 026 420
ASIC Australian Financial Services Licence Number	AFSL: 405456
Representative Name (1)	Gary Cutler
Business Address	Unit 1, 43 - 47 Duke Street ALBANY WA 6330
Postal Address	PO Box 2069 ALBANY DC WA 6331
Telephone	(08) 9841 2811
Mobile (Gary)	0488 448 084
Email (Gary)	Gary@lifeandsuper.com.au
Web Page	www.lifeandsuper.com.au

Life Insurance and Super Pty Ltd trading as Life Insurance and Super is an Australian Financial Services Licensee AFSL 405456. Gary Cutler is a Director and an Employees of Life Insurance and Super Pty Ltd.

Gary Cutler is authorised to deal and advise in the following products:

Government Debentures, Stocks and Bonds	Deposit Products
Life Insurance (Risk and Investment Products)	Managed Investments Schemes
Retirement Savings Accounts and Superannuation	Securities
Self Managed Superannuation Funds	Derivatives
Managed Investments Schemes	

Gary Cutler is **not** authorised to provide you with advice in relation to:

Managed Discretionary Accounts	Margin Lending
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Remuneration

Life Insurance and Super Pty Ltd receives all fees for service and an Upfront and Ongoing remuneration paid upon implementation of the products, services and or administration work provided by Life Insurance and Super Pty Ltd / Gary Cutler and or staff.

From this Life Insurance and Super Pty Ltd pays Gary Cutler and Staff a salary and bonuses if certain targets are achieved and funds the costs associated with operating their business.



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"Financial Services with a Personal Touch"

Your Rights to Privacy

Version 1 July 2011

Life Insurance and Super Pty Ltd regards Privacy as a serious issue and understands that it is important for you to know how we deal with your personal information.

From 21 December 2001 Privacy Laws apply to how we collect, hold, use and disclose your personal information. Life Insurance and Super Pty Ltd complies with the National Privacy Principles and is committed to protecting the privacy of your personal information.

The following Privacy Policy has been published to provide you with a clear and concise outline of:

The types of personal and sensitive information that we collect and keep on record:

- Our policy in relation to how we collect, hold, use and disclose your personal information
- Your privacy rights

Types of personal information that we collect, use and hold

Life Insurance and Super Pty Ltd collects and holds personal and sensitive information for the purposes of establishing and building a financial services relationship with you. If you provide incomplete or inaccurate information we may not be able to provide

the services or advice you are seeking. The personal information we collect includes:

- Information that identifies you, such as your name, address contact details and any other identification information provided by you, or people nominated by you.
- Depending on the type of investment, insurance, or superannuation products or services you are seeking we may also collect sensitive information about you. This information may comprise health, ethnic origin, membership to professional or trade associations or philosophical beliefs.

If you apply to become a client of Life Insurance and Super Pty Ltd we collect information about your professional background, training and experience, which may include sensitive information.

Personal Information about you is generally collected from you, unless you have consented to us obtaining information from a third party. However, there may be circumstances where it is not practical or reasonable for us to do so. For example if you are nominated as a beneficiary of a life or superannuation policy.

Where we collect information from you about another individual, such as your nominated beneficiary, it is important that you advise them of the disclosure and their Privacy rights.

The information we collect is used in the following manner:

- To provide you with appropriate financial information and services specific to your circumstances and needs
- To enable us to provide you with investment or generic financial information which may be of interest or value to you
- To enable us to adequately assess the suitability of applicants to act as Authorised Representatives of Life Insurance and Super Pty Ltd and provide on-going support and services.

Disclosure of your Personal Information

Generally, your consent is obtained before we disclose your personal information to a third party. Your consent can be in writing, by telephone, or implied by your conduct. In some circumstances however we may be required by Law to disclose your personal information.

Depending on the type of service or product provided to you we may need to disclose your personal information to:

- Investment Managers, Insurance Companies or other Financial Institutions
- A third party acting on your behalf e.g. your nominated financial adviser
- External services providers that provide services to us or our representatives e.g. mailing houses, software suppliers and stationers

It may also be necessary to disclose your personal information to a party acquiring an interest or shareholding in Life Insurance and Super Pty Ltd business.

Collection of Statistical Information via Cookies

When you visit our web site we may collect information of a statistical nature such as the pages you viewed or time online. This information is collected using cookies. Cookies do not identify individual users although they do identify a user's browser type and Internet Service Provider. You can configure your browser to accept all cookies, reject or notify when a cookie is sent. Please refer to your browser instructions for more details.

Personal Information Quality

We try to ensure that your personal information is accurate, complete and up-to-date. To assist us with this please keep us advised of any of your personal details which may have altered.

Further, if you believe that the information we have about you is not accurate, complete or up-to-date, please contact us and we will use all reasonable efforts to correct the information. If we disagree as to the accuracy of the requested correction we will make an appropriate notation in your records that you claim the information we hold is not accurate, complete or up-to-date.

Personal Information Security

We take all reasonable administrative, technical, and physical safeguards to protect your personal information from misuse, loss, unauthorised access, alteration or disclosure.

Secure methods are used to destroy or de-identify any personal information, provided the information is no longer needed for any purpose and it is permissible by the law to do so.

Access to Personal Information

You can request us at any time to provide you with access to the personal information we hold about you. Under some circumstances we may not be required to provide access to you and in such cases a written explanation will be given to you.

Access to your information will be provided on receipt of an Application for Access and will generally be processed within 14 days. More time may be required for more complex requests. An Application for Access can be obtained by contacting our Privacy Officer on (08) 9841 2811.

There is no fee for requesting access to your information, however we may charge you the reasonable costs of processing your request.

Marketing and Promotional Material

We acknowledge and respect your right to choose to opt-out of receiving information about products and services supplied by us, or by others, which we think may be of interest to you.

Should you decide not to receive marketing or promotional material from us you can opt-out at any time by advising us in writing or contacting us by telephone.

Privacy Policies of Other Parties

Many of the product and services providers you may deal with through your relationship with Life Insurance and Super Pty Ltd will also have Privacy Policies concerning the manner in which they collect, hold, use or disclose personal information. These Policies can generally be accessed via the provider's web site or will be made available to you upon request to them.

Changes to this Statement

Life Insurance and Super Pty Ltd may make changes to our Privacy Policy from time to time. We will publish those changes on our web site.

Contacting us about Privacy

If you would like further information regarding our Privacy Policy, or if you think we have breached any aspect of this Privacy Statement, please contact us as follows:

- By telephone on 08 9841 2811 between 9.00am and 5.00pm (WA time) Monday to Friday:
- In writing to the Privacy Officer, Life Insurance and Super Pty Ltd, PO Box 2069, ALBANY DC WA 6331