

FINANCIAL SERVICES GUIDE

This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are remunerated; and
- our internal and external dispute resolution process and how you can access them.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS contains information on the significant benefits and characteristics of the product and of the rights, terms and conditions attached to the policy to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with your policy documents in a safe place for future reference.

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Who are we and what services do we offer?

Name:	Over Fifty Insurance Pty Ltd
ABN:	58 007 165 200
AR Number:	295939
Address:	Suite 19A, 160 Ann Street, Brisbane Qld 4000
Contact:	Ph: 13 31 30 Fax: (07) 3229 0356 Email: overfiftyinsurance.com.au

We are Authorised Representatives of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz).

Allianz can be contacted as follows:

Post: GPO Box 4049 Sydney NSW 2001

Online: www.allianz.com.au

Phone: [131 000](tel:131000)

Or by using the contact details listed at

www.allianz.com.au

When providing the types of service listed in this FSG, we act as an agent of Allianz and not as your agent.

Allianz has authorised us to arrange and provide general advice on certain general insurance products issued by it. You may be provided with these financial services by:

- one of our employees;
- a person we have temporarily contracted with to provide these financial services to you; or
- Allianz staff acting on behalf when we have referred you to them.

Each of these persons will be authorised by Allianz to arrange and provide general advice on these insurance products as its authorised representative and to provide you with this FSG.

They will tell you when this is the case.

General Advice Warning

It is important that you understand and are happy with the products we and our representatives can arrange. We can give you general information to help you decide but do not provide advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about whether or not to purchase the product/s please carefully read the Policy Documents to decide if it is right for you.

Information on Remuneration

We receive commission from Allianz each time you buy a policy (excluding Queensland Compulsory Third Party Insurance) and may include renewals and some variations, which increase the premium payable. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

We may also receive a profit share from Allianz for Home (excluding flood), Landlord (excluding flood), Domestic Motor and Caravan and Trailer insurance policies arranged or referred by us (or renewed) with Allianz in each calendar year. If the agreed net earned premium threshold and the agreed profit threshold (determined according to a formula that takes into account factors such as the premium received, claims and expenses incurred) are met, we receive an agreed percentage of the profit which exceeds the agreed profit threshold.

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Where you have been referred to us by a third party, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you. We pay our staff and representatives an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria. Where you have been provided with financial services by an employee who is an authorised representative, we may pay them all or part of our remuneration.

From time to time, we may participate in sales incentive schemes and Allianz may provide other benefits such as promotional items, financial assistance for promotion of its products, business related conferences, study trips or other functions. We may also be eligible to qualify for other benefits such as awards or hospitality events. These benefits are provided to us at no additional costs to you.

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

Associations and Relationships

Allianz is a related body corporate of AWP Australia Pty Ltd trading as Allianz Global Assistance who issues and manages Travel insurance on behalf of Allianz.

Compensation Arrangements

We are required by Allianz to hold professional indemnity insurance. Allianz is a general insurer authorised under the Insurance Act 1973 (Cth) to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the prudential requirements of the Insurance Act. Because of this Allianz is exempt from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

What happens if you have a complaint?

We are committed to handling complaints about our products and services efficiently and fairly. If you have a complaint:

1. Contact us and we will seek to resolve the issue. If we are unable to resolve your complaint, we will promptly refer it to Allianz. Allianz will attempt to resolve the matter in accordance with their Internal Dispute Resolution procedures. To obtain a copy of the Allianz procedures contact us using the details on the first page of this document.
2. If you are not satisfied with Allianz's decision, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme which is independent and free to you (subject to its relevant terms and rules). AFCA's contact details are as follows:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: [1800 931 678](tel:1800931678)

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on the first page of this document.

Allianz has authorised the distribution of this FSG.