



FINANCIAL SERVICES GUIDE (FSG)

DATE OF ISSUE: 28/10/2024

Lack of Independence

Surety Advisers Pty Ltd is not independent, impartial or unbiased because we:

1. Receive commissions for the advice we provide on life insurance products; and
2. We recommend insurance products from an approved product list (APL),
3. Our approved product list is researched and includes all of the major life insurance companies



This FSG is issued by Surety Advisers Pty Ltd ABN 64 672 732 679 | AFSL 557075.

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The FSG

The purpose of this FSG is to explain the financial services offered by Surety Advisers as well as your adviser. Your adviser is licenced by Surety Advisers to provide financial advice. The FSG aims to assist you in making an informed decision about whether you want to use our services.

About Us

Surety Advisers Pty Ltd is a boutique company specialising in Life Insurance, Total & Permanent Disability, Trauma and Income Protection Insurance advice and services.

Products And Services We Provide

Advisers authorised under Surety Advisers provide advice and services for insurance and superannuation. The attached Adviser Profile contains specific information regarding the services your adviser is authorised to deliver and their qualifications.

Documents You Can Expect to Receive

Upon receiving personal financial advice from your adviser for the first time, you will typically be presented with a Statement of Advice (SoA). The SOA documents the advice provided, the basis on which it is given, the cost of the advice and information about any associations or relationships that could influence the advice.



Should you need additional advice in the future, provided your circumstances remain largely unchanged since your last Statement of Advice (SoA), your adviser may be able to offer further guidance verbally or through a concise Record of Advice (RoA). Upon receiving verbal counsel, your advisor will document the conversation, and a copy of this record can be provided to you upon request for up to seven (7) years after the RoA was produced. If you receive additional advice and your situation has altered considerably since your last Statement of Advice (SoA), you will typically be provided with a new SoA.

To assist you in making an informed decision on a financial product, you will typically receive a Product Disclosure Statement (PDS). The PDS outlines detailed product features and costs. In certain circumstances, there is no requirement to provide a PDS. For example where you already have one.

You can provide instructions to your adviser in writing or verbally. Should you request your adviser to execute a transaction without receiving advice from that adviser, you may get a letter confirming your instructions and disclosing any costs payable by you for that transaction.

Important Relationships and Other Benefits

Referral Partners

You should be aware that your adviser may have referral relationships with third parties. These may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents, financial advisers or other third parties who specialise in a specific field.

Any referral arrangements you need to be aware of will be set out in the 'important relationships' section of the adviser profile attached to this document.



Referrals to a Third Party

If your adviser refers you to a third party, your adviser does not receive any payment for that referral. We also do not approve their advice. You must make your own assessment of the advice you received.

Other Payments

We keep a full register of any benefits received by your adviser between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer.

We keep a register of any non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Remuneration

We earn remuneration from the following sources:

- Consulting fees and service fees paid by you (also known as "fee for service")
- Commissions from insurance companies

Prior to providing you with advice and services, your adviser will confirm the fees and commission payments with you. The fees and commission payments will depend on your specific circumstances and the advice being provided. Fees and commissions will be disclosed in the written advice provided to you.

The fees you may be required to pay may include:

- a fee for information collection, scenario analysis, and SoA preparation.
- a charge for implementing the recommendations in your Statement of Advice (SoA).
- a charge for the delivery of review services if you enter into a service agreement with your advisor.

Additional fees may apply for the ad hoc provision of advice or services.



Insurance

Surety Advisers has in place professional indemnity insurance as required by ASIC.

Complaints

If you have a grievance with the financial services rendered to you, please express your complaint to your adviser initially.

Complaints can also be raised directly with Surety Advisers by contacting us.

Email: complaints@suretyadvisers.com.au

In writing: Surety Advisers Pty Ltd
47/195 Wellington Road
Clayton VIC 3168

We will examine and strive to address your concern expeditiously and equitably. If your grievance remains unresolved to your satisfaction after 30 days, you may file a complaint with the Australian Financial Complaints Authority (AFCA).



Who is AFCA?

AFCA provides consumers and small businesses with fair, free and independent dispute resolution for financial complaints.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

In writing to: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) provides an information line at 1300 300 630 for inquiries regarding your rights and for lodging complaints. For additional information, kindly visit their website at www.asic.gov.au

Privacy

We are dedicated to safeguarding the confidentiality and security of your personal information.

All personal information gathered by Surety Advisers will be managed in accordance with its Privacy Policy.

Your adviser's management of your personal information is detailed in their Adviser Profile.