

Financial Services Guide

Date: August 2019

About this Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services provided to you by “Jarickson” (PD Financial Group Pty Ltd (PDFG) ACN 34 106 744 585). It provides information about the financial services offered, the remuneration paid for those services, and how any complaints you may have will be dealt with.

Before purchasing an insurance product, you will be given a Product Disclosure Statement (PDS). The PDS contains information about the product to help you make an informed decision about whether or not to buy the product.

Our Services and Authorisations

Jarickson is licensed under the Corporations Act 2001 (Cth) to provide financial product advice and deal in a range of financial products to retail and wholesale clients.

Jarickson has authorised its advisers to provide financial product advice and deal in some or all of the categories of financial products listed below:

- Life Cover (cover in the event of death or terminal illness);
- Total & Permanent Disability Cover;
- Trauma Cover (critical illnesses & injuries);
- Income Protection/Business Expense Cover;
- Investment (Life) insurance products;

Head Office: 45 Midlands Terrace
Stanhope Gardens
NSW 2768
Telephone: 1800 674 435
Facsimile: 1800 110 744
Website: www.jarickson.com.au

What will your adviser do?

Your adviser can help you with planning and looking at the appropriateness of your existing life insurances and strategies. This may involve providing advice and recommendations in respect of your existing arrangements and new financial products.

Your adviser will consider your objectives, financial situation and needs and the type of advice that you are seeking in order to ensure that they act in the best interests in relation to any advice that they provide to you. They will also ensure that their advice and any recommended products are appropriate for you.

Your Adviser will set out their recommendations in a personalized Advice Document which will include information about any fees, commissions and other charges payable and any associations we have with the financial product issuers or other parties.

If your Adviser recommends a particular insurance product to you, they will provide you with the relevant PDS which will give you information about key benefits, risks and costs associated with the product to enable you to make an informed decision about whether to make a purchase.

You are under no obligation to act on your Adviser's advice but if you do decide to follow their recommendations they will help you complete the necessary documents to get your financial strategy underway.

What we need from you

To enable your Adviser to provide you with appropriate advice, you need to provide them with:

- Complete and accurate information about your personal objectives, financial situation and needs;
- Information about any changes to your situation or contact details.

You may elect not to provide your Adviser with certain information but if you do, you will need to consider the appropriateness of any advice provided to you before you act on it.

You should carefully read any warnings contained in the Advice Document/Statement of Advice.

Before your Adviser provides you with advice, you will need to confirm your agreement to the type and scope of advice to be provided. If you subsequently decide to act on their advice, you will need to sign a document called an 'Authority to Proceed' to confirm that you understand both the advice you have received and the benefits, risks and costs associated with the products or services recommended to you.

How is my Adviser's advice paid for?

Depending on the service provided, if your Adviser provides you with an Advice Document/Statement of Advice, a fee may be payable. Any such fee will be agreed between you and your Adviser and may include up-front or ongoing fees, or a combination of both.

In most cases, Jarickson will receive an up-front commission of up to 77% of your annual insurance premium for arranging your cover. In addition, Jarickson may receive an ongoing annual commission of up to 33% of your annual insurance premium. Note: These commission payments are made by the relevant product issuers and are not an additional cost to you.

Where your Adviser recommends an insurance product, details of the fees payable for that product will be contained in the relevant Advice Document/Statement of Advice and PDS.

Will anyone be paid for referring me?

In certain circumstances Jarickson may pay a referral fee to a referral partner for referring you to us ranging from 0% to 30% of the initial and/or ongoing fees or commissions. Where any such referral fee is paid, full details will be provided to you in your Advice Document.

Soft Dollar Register

We maintain a Soft Dollar Benefits Register. Our Register is publicly available and you can access it by sending a written request to:

**Compliance Manager
Jarickson
PO Box 6192
Rouse Hill Town Centre
NSW 2768**

Professional indemnity insurance

We have professional indemnity insurance in place which meets requirements of the Corporations Act 2001 (Cth)

The insurance is subject to terms and conditions but includes cover for claims made in relation to our conduct and that of our Advisers after they cease working with us.

How we protect your privacy

We are committed to managing your personal information in accordance with the *Privacy Act 1988 (Cth)*

We only collect, maintain and use personal information that is necessary for us to provide you with appropriate advice and deal in financial products on your behalf. We are also obliged under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* to verify your identity. Where you have instructed us to do so, we may disclose your personal information to superannuation funds, product issuers and insurance providers for the purpose of implementing recommendations made by us.

We keep records containing the personal information that you have provided and these may include details of your financial objectives, situation and needs. We also keep records of advice and recommendations provided to you. On request, we will provide you with copies of your personal information and Advice Documents although a fee may apply in respect of any costs that we incur in doing so.

A copy of our Information Handling Policy is available upon request and you can call 1800 674 435 if you have any questions on privacy related matters.

What if I have a complaint?

Stage 1 – Our complaint handling process:

We welcome your feedback. If you have a complaint about your Adviser or Jarickson, please contact us by phone on 1800 674 435 or write to us at:

**Complaints Manager
Jarickson
PO Box 6192
Rouse Hill Town Centre
NSW 2768
Email: complaints@jarickson.com.au**

We will acknowledge receipt of your complaint in writing within 5 business days of receipt and will endeavour to resolve the complaint quickly and fairly, and within 45 business days of receipt.

Stage 2 – External dispute resolution:

If you are dissatisfied with our response to your complaint, you may refer your complaint to:

**Australian Financial Complaints Authority
www.afca.org.au**

Telephone: 1800931 678

**Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001**

Telephone: 1300 884 114

Facsimile: 03 8635 5588

Website: www.sct.gov.au

Email: info@sct.gov.au