

Life and Insurance Pty Ltd
T/as Quick Emu

FINANCIAL SERVICES GUIDE

Version 1.3

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Your Adviser(s)

Life and Insurance Pty Ltd
T/As Quick Emu
Corporate Authorised Representative Number [4568374]

Life and Insurance Pty Ltd
T/as Quick Emu
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Notting Hill, Victoria 3168
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About your Adviser and SIRA Group Pty Ltd (“SIRA”)

Life and Insurance T/as Quick Emu is the “providing entity” for the purposes of the Corporations Law. The Adviser is an authorised representative of SIRA.

One of our experienced team members will contact you shortly.

SIRA holds Australian Financial Services License (‘AFSL’) Number 278423 and has authorized the creation of this Financial Services Guide or FSG.

SIRA Group had its beginnings in 2002 as Bannister Consulting, looking after a small group of private client who needed unbiased, personalized financial advice and high quality service.

In 2005, SIRA Group was formed and began operating under its own Australian Financial Services License maintaining its focus on providing high quality, personalized service.

SIRA Group has three specialty areas of operation:

Portfolio Management

Self Managed Superannuation

Dealer Services

Your Adviser may advise on:

life insurances and other risk insurances including:

Life Insurance

Total and Permanent Disability Insurance

Trauma insurance

Income Protection

Key Person Insurance

Business Expense Insurance

Risk Insurance inside Super

The Corporations Act 2001 defines various financial products and regulates the way in which consumers can be advised about those products. SIRA has a list of approved financial products for authorized representatives. This list of approved financial products is one of the longest of any financial planning service in Australia. Ask your Adviser if want a copy of SIRA’s Approved Product List (“APL”).

The purpose of this financial services guide (“FSG”)

This FSG is an important document that explains how we provide financial product services to you. You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from us.

Most of the content of this FSG is dictated by the Corporations Act and is mandatory under that law, so bear with us regarding its form and content. Please feel free to contact us by telephone, e-mail or writing should this FSG be unclear or should you have any concerns about our services.

This FSG explains:

who we are;

how you can contact us;

what documents you will receive from us;

the financial services we provide;

any potential conflicts of interest;

our privacy policy;

our internal dispute resolution procedures;

our external dispute resolution procedures; and

our compensation arrangements, i.e. our professional insurance arrangements.

Product disclosure statements (“PDSs”)

If we recommend a particular product (other than listed securities), a platform, wrap account or master-fund, a managed fund or a similar product we must provide you with a PDS for that product.

The PDS contains the information needed for an informed decision about acquiring a product.

The PDS detail costs and product fees including commissions, and is usually created by the financial institution providing the product.

Getting started with Life and Insurance

One of our experienced advisers will contact you.

Getting to know you

We aim to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this we must first understand your insurance needs.

Delivery of advice

Once we have discussed and determined a draft plan for you, we will prepare a ‘statement of advice’ or ‘SOA’. The SOA will be in writing and may be delivered via email or via the post, as you prefer. Your SOA contains the information needed to understand our advice and the basis on which it is made. It includes information about:

the specific advice;

the reasons for the specific advice;

any fees;

any associations or relationships that may influence the advice;

the implementation plan; and

any other relevant matters.

We will also provide other documents as needed. These documents may include educational material or PDSs, as discussed above.

Record of advice

Once you have been provided with a SOA further advice may be provided in a form known as a record of advice or ‘ROA’, provided there has been no change in your personal circumstances or the basis of the advice set out in the SOA.

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing.

Implementation of advice

Our statement of advice will contain instructions on how the advice should be implemented. We will work with you to ensure that the advice is properly implemented.

Review of advice

Financial plans should be reviewed on at least an annual basis, if not more regularly. You should contact us immediately if your circumstances change in any way, or if you believe for any reason our advice is not appropriate to you.



Life and Insurance Pty Ltd

T/as Quick Emu(CAR# 456834)

Corp Auth Rep of SIRA Group P/L (AFSL 278423)

Mail: Suite 1 / 21 Business Park Drv Notting Hill VIC 3168

Dispute resolution

Life and Insurance and SIRA provide a dispute resolution services to its clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system.

If you have a complaint about any services you should:

1. contact your Adviser by telephone to explain your situation and let him know of your concerns. Your Adviser will do everything possible to resolve your complaint promptly;
2. if this does not resolve your complaint, put your complaint in writing addressed to the Manager, Legal and Compliance, SIRA, at Exchange Tower, Lv 1 / 530 Lt Collins St, Melbourne, Victoria, 3000 where it will be objectively considered and discussed with you and your Adviser with a view to being settled as soon as possible to your satisfaction; and
3. if your complaint is not resolved appropriately by SIRA, you can access our external dispute resolution scheme. SIRA is a member of the Financial Ombudsman Service (FOS). FOS can be contacted on 1300 780 808. This is a free service to complainants.

Our fees and other charges: who receives the fees?

SIRA receives a monthly payment from your Adviser and does not receive any other payment from any person in respect to the services provided to you by the Adviser. Any commission received by SIRA is passed on to your Adviser.

Your Adviser will provide you with full details of all fees before doing any significant work for you. Fees will be explained in your meeting or on the call and detailed in a statement of advice. Your adviser will also provide you with a detailed breakdown of ongoing fees on an annual basis in a fee disclosure statement.

If your Adviser is employed by a Corporate Authorised Representative your Adviser may be paid a salary or receive profit share from fees and commission paid to that Corporate Authorised Representative.

In the following paragraphs we will refer to your Adviser receiving all fees, for simplicity.

Our fees and other charges: how are they calculated?

Our agreed advice fees may include charges for:

Initial advice; and/or

Ongoing advice,

Your Adviser may receive:

For services in relation to life insurance, banking deposit products, some loan products and older investment products, commissions may be paid by the product provider as follows:

Initial commission as a percentage of the value of your investment contributions, loan balance or insurance premiums; and/or

Ongoing commission – a percentage of the value of your investment balance, outstanding loan amount of premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

(For example. for life insurances and other risk insurances: up to 120% of the initial annual premium as an initial commission and up to 15% of the ongoing annual premium as a trailing commission. If the annual premium for a life insurance policy is \$1,000, your Adviser may receive \$1,200 in the first year and then \$150 each year thereafter)

Fees will be advised in detail in writing in your SOA. Fees will also be advised in detail in the PDSs for recommended financial products. If any fees are paid to a third person for referrals these fees will be detailed in your SOA.

Your Adviser does not receive 'soft dollar' (ie non-cash) payments for amounts greater than \$100 from any third party.

Compensation arrangements

SIRA operates a compensation arrangement to compensate retail clients for losses connected to any breach of the Corporations Act or other law by your Adviser, SIRA or other relevant persons.

These arrangements comprise comprehensive and extensive professional indemnity insurance.

The insurance covers claims in relation to the conduct of former employees.

Privacy considerations

Your information is private and confidential and is not disclosed to any third parties unless required to do so under the law. SIRA and your Adviser comply with the National Privacy Principles. If you are not satisfied with our approach to privacy you are entitled to contact the Office of the Privacy Commissioner who may investigate any complaints you may make.

Anti-money laundering and terrorism legislation

SIRA must verify your identity before we provide any financial services.

This will be discussed at our meeting.

No influential relationships

There are no relationships that will influence our advice to you in any way.

A word of warning on risk

All investments have risks. "Risk" means the value of an investment may fall, or even disappear.

SIRA assumes its clients are conservative, cautious or balanced investors unless the client specifically states otherwise. If a client states otherwise the statement will only be accepted if a reasonable financial planner would assess the client as being otherwise, having regard to income, wealth, age, work experience or academic training.

SIRA adopts this conservative assumption to reduce your risk.

SIRA does not recommend investments that have significant internal gearing, or that clients borrow significant amounts to acquire investments. This is unless the client understands that these significantly increase the risk that their net equity will fall, or even disappear, if the value of the investment falls.

Clients should not acquire investments other than those suited to conservative, cautious or balanced investors unless they understand and accept the risk that their equity will fall, or even disappear, if the value of the investment falls.

Can SIRA run an individually managed account?

SIRA's AFSL does not allow individually managed account or similar facilities.

SIRA regards these facilities as excessively risky and does not allow its authorized representatives to provide them to clients.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and SIRA can help you improve your financial position.

Acknowledgment of Receipt (If not emailed)

I/We acknowledge receipt of this Financial Services Guide version 1 dated 1st Oct 2013.

Client signature 1:

Client name:

Date:

Client signature 2:

Client name:

Date: