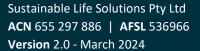


Financial Services Guide

Part One





Purpose Of This Document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about the services and information on how to engage with one of our authorised representatives.

Part 1 of the FSG should be read in conjunction with Part 2, the Authorised Representative Profile, and covers the following:

- Information about Sustainable Life Solutions as a licensee
- Details on how you may instruct your Authorised Representative
- Who will be responsible for providing the financial service?
- Details of the financial services and/or products Sustainable Life Solutions can provide
- Remuneration received by your Authorised Representative
- Other forms of remuneration or benefits
- The complaints procedure

Please take the time to review this document before engaging our services.

Throughout this FSG, Sustainable Life Solutions is referred to as "Sustainable Life Solutions", "we", "us", "our" or any variations. The term "Authorised Representative" refers to Sustainable Life Solutions' Authorised Representatives.

Sustainable Life Solutions (ACN 655 297 886), is an Australian Financial Services Licensee (AFSL No. 536966).

General Advice Warning

The service we provide is of a general nature. It does not take your specific needs or circumstances into consideration, so you should look at your own financial position, objectives and requirements and seek financial advice before making any financial decisions. Before you take any action or purchase any financial products you should consider whether it is appropriate having regard to your own objectives, financial situation and needs. You should obtain the Product Disclosure Statement (PDS) that is related to the relevant financial product. The PDS contains full details of the terms and conditions of the relevant financial product and you should consider it before making any decision about whether to acquire the financial product.

Lack Of Independence

Sustainable Life Solutions and its representatives are not independent, impartial, or unbiased because we receive commissions for the service we provide on life risk insurance products.

You, Your Authorised Representative And Sustainable Life Solutions

You have decided that you would like the services of an Authorised Representative. Regulatory requirements and the Law require all Authorised Representatives offering general advice, to either hold an Australian Financial Service License (AFSL for short) or to be authorised by an AFSL holder. This is where Sustainable Life Solutions comes in. Your Authorised Representative has chosen to be associated and appointed as an

Authorised Representative of Sustainable Life Solutions and is therefore able to provide you with general advice under the Sustainable Life Solutions AFSL.

Sustainable Life Solutions provides your Authorised Representative with Training, Research, Compliance, Technical and Operational support, Professional Indemnity insurance and access to a free dispute resolution service. Sustainable Life Solutions is ultimately responsible for the service provided by your Authorised Representative and has obligations to fulfil to maintain the AFSL. One of these obligations includes monitoring the service your Authorised Representative provides to you, their client.

Your Authorised Representative is authorised by Sustainable Life Solutions to provide you with the types of service and product detailed in their Authorised Representative profile.

Our Responsibility

Sustainable Life Solutions is committed to ensuring that your Authorised Representative is providing a wide choice of insurance products and has the knowledge to provide you with general and factual information on the products.

If your Authorised Representative is unable to provide the service you require, Sustainable Life Solutions will assist you, where possible, to find someone who can provide you with the service you require.

Licensee Authorisations

We are licensed to provide general advice on the following services:

- Life insurance
- Superannuation

We can provide general advice in the following products:

- Life insurance (personal and business); and
- Superannuation

If there are any limitations in relation to the products that we access, this will be outlined in Part 2

How To Give Instructions

Your Authorised Representative may accept your instructions by phone, letter, email or fax. In some instances, your Authorised Representative can only accept written instructions from you, and they will let you know when this occurs.

Documents You May Receive

When your Authorised Representative provides a service to you, you may receive one or more of the following documents:

- Privacy Policy
- Product Disclosure Statement

You may request in writing a copy of any document up to seven (7) years after the general advice has been given.

AFSL Holder Remuneration

Sustainable Life Solutions generally receives a flat fee plus a percentage fee of commissions generated by your Authorised Representative. Sustainable Life Solutions also receives fees for providing compliance audits and for your Authorised Representative's use of our CRM. Additionally Sustainable Life Solutions receives a fixed Professional Indemnity insurance fee per Authorised Representative for the provision of services required under its AFSL.

Other Forms Of Benefit Or Remuneration

Sustainable Life Solutions and/or its Authorised Representatives may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis;
- The benefit has a genuine education or training purpose (including attendance to conferences) and is relevant to providing financial product general advice; and/or
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product general advice in relation to the financial products issues or sold by the benefit provider.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Privacy

Your Authorised Representative will maintain a record of your personal information. If you wish to examine your file, please ask your Authorised Representative and they will arrange for you to do so. In order to provide you financial products or services and undertake the management and administration of those products and services, it may be necessary for us to disclose your personal information to third parties. Your Authorised Representative must provide you with a copy of our Privacy Policy. If you require an additional copy please ask or, download a copy from Sustainable Life Solutions website at www.slife.com.au.

Reporting Your Concerns

If you have a complaint about any financial service provided to you by your authorised representative, you should take the following steps:

1. Contact the Responsible Manager of Sustainable Life Solutions to discuss your complaint.

Phone 1300 754 333

Email admin@slife.com.au

Mail Responsible Manager

PO Box 83

Darlinghurst, NSW 1300

- 2. We will acknowledge receipt of a complaint immediately, however, where this is not possible, acknowledgement will be made as soon as practicable.
- 3. We will then investigate the complaint and respond to you within 45 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
- 4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), an External Disputes Resolution Scheme, of which Sustainable Life Solutions is required to be a member of.

The contact details for AFCA are:

Phone 1800 931 678 (free of charge)

Fax 03 9613 6399
Online www.afca.org.au
Email info@afca.org.au

Mail GPO Box 3, Melbourne VIC 3001

Professional Indemnity

Sustainable Life Solutions holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

Questions?

Please ask us to explain anything you do not understand in this FSG.