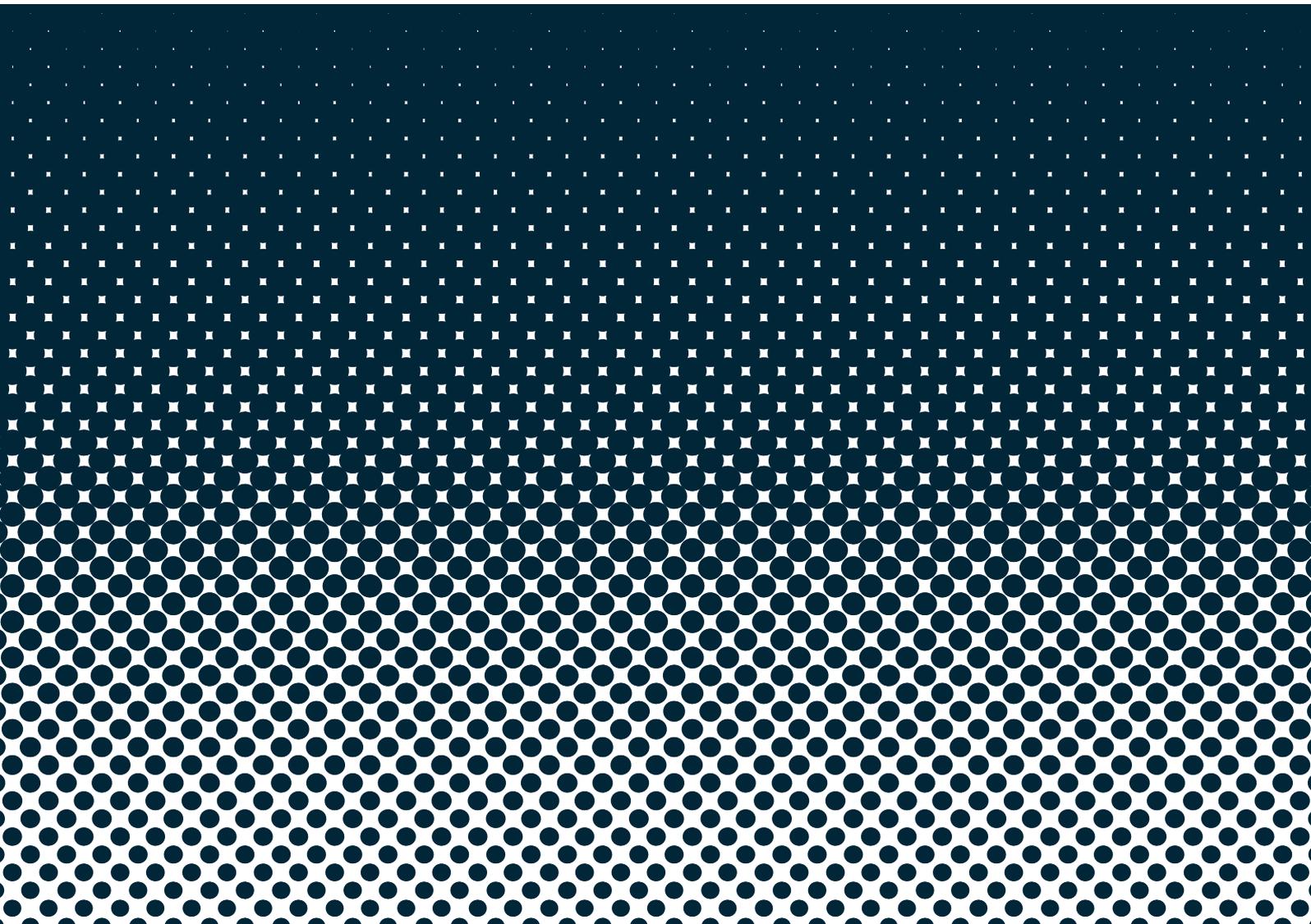


PART 1



- **FINANCIAL SERVICES GUIDE**

DATE OF ISSUE: 1 MARCH 2019



## ABOUT AFFINIA

Affinia Financial Advisers Limited (Affinia) is a wholly owned subsidiary within the TAL Group of companies whose ultimate holding company is TAL Dai-ichi Life Australia Pty Limited (ABN 97 150 070 483) (TAL). Affinia is a related corporation of TAL Life Limited (ABN 70 050 109 450) and Asteron Life & Superannuation Limited (ABN 87 073 979 530) (Asteron) the life insurance providers; and of TAL Superannuation Limited (ABN 69 003 059 407) the superannuation provider within the TAL Group. Affinia's Australian Financial Services Licence (AFSL) Number is 237857 and this commenced on 19 January 2004. Affinia is a Corporate Member of both the Financial Planning Association (FPA) and the Association of Financial Advisers Ltd (AFA) and actively supports their Codes of Ethics and Conduct.

## ABOUT THIS GUIDE

This Financial Services Guide (FSG) contains important information about the financial services available to you. Affinia holds an AFSL, under which your Adviser operates as an authorised representative. This FSG outlines the services that both your Adviser and Affinia offer you, and aims to assist you in deciding whether to use the services available to you. It contains information including:

- The financial services available
- How your Adviser and Affinia are paid
- Any potential conflicts of interest, and
- Dispute resolution procedures if you have a complaint.

When you receive personal financial product advice your Adviser will provide you with a Statement of Advice (SOA). This contains details of the advice provided, the basis on which it was given and information about fees, commissions and associations which may reasonably be expected to be capable of influencing the provision of the advice. However, your Adviser has an overriding obligation to act in your best interests.

If your Adviser provides you additional advice, and that further advice is related to what was included in your previous SOA (and is not provided to you in writing), you may request a copy of the record of that further advice at any time up to seven years from the date your Adviser gave that further advice to you. You can request the Record of Advice by contacting your Adviser or Affinia.

In some circumstances your Adviser will provide general financial product advice. In these situations your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs and, in these circumstances, you will not be provided with an SOA.

When you receive personal or general advice to acquire a particular financial product, your Adviser will provide you with a Product Disclosure Statement (PDS). This contains information about a particular product and will assist you in making an informed decision about that product.

If you ask to purchase a specific product you will be provided with the appropriate PDS.

This FSG has been authorised for use by Affinia.

## YOUR ADVISER

Your Adviser is an authorised representative of Affinia Financial Advisers Limited. They will be acting on behalf of Affinia when they recommend financial products to you. Affinia is responsible for any of the financial services provided, including the distribution of this FSG. You should also receive Part 2 of this FSG, the Adviser Profile, with this Part 1 of the FSG. Part 2 provides more detailed information about your Adviser.

## ADVISORY SERVICES

Affinia is authorised to provide financial product advice and deal in the following areas:

- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance – Risk
- Life Insurance – Investments
- Managed Investment Schemes (including Investor Directed Portfolio Services)
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facility
- Superannuation.

The Adviser Profile sets out which of these financial services your Adviser is authorised to provide as an authorised representative of Affinia.

Affinia may also provide the following advisory services:

- Financial Advisory Services
- Financial Planning
- Superannuation Rollover Advice
- Investment Advice
- Social Security Advice
- Succession Planning
- Savings Plans
- Portfolio Reviews.

A financial product will only be recommended to you after it is considered suitable for your individual needs, objectives and financial circumstances.

Affinia is registered with the Tax Practitioner's Board as a Tax (Financial) Adviser. A Tax (Financial) Advice service is:

- Provided in the context of the advice provided by a financial adviser under an AFSL; and
- The part of financial advice that interprets and applies the tax laws (including tax, superannuation and SMSF laws) to the personal circumstances of a client.

Whilst Affinia is registered as a Tax (Financial) Adviser, we are not registered tax agents and only provide services directly related to the nature of the advice provided to you. We recommend you consult a registered tax agent to confirm your taxation position for matters beyond the scope of this advice.

Affinia also has access to specialist advice on tax and estate planning. Where required, these specialist areas of advice will be provided only by referral. Whether you use the specialist referred to you, or a professional that you currently have an involvement with, they will be responsible for the advice provided to you. If you require advice on a wider range of products or complex issues you may be referred to another financial services provider.

## YOUR ADVISER'S RESPONSIBILITIES TO YOU

Your Adviser will:

- Where personal advice is given, act in your best interests and only provide personal advice that they reasonably consider is appropriate, having regard to your personal circumstances

- Where personal advice is given, give priority to your interests if a conflict exists between your interests and the interests of your Adviser, Affinia or an associate of these
- Generally only advise within Affinia's approved product list
- Deal if directed but only with your approval
- Take instructions from you
- Subject to any registration rules which may be applicable, consider but not advise on tax issues other than as a Tax (Financial) Adviser, and
- Not ask you to sign blank documents.

## YOUR RESPONSIBILITIES TO YOUR ADVISER

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It is expected that you will:

- When you are seeking personal advice, tell your Adviser about your personal objectives, current financial situation and any other relevant information so they can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation
- Where required, provide your Adviser with complete and accurate information
- Update your Adviser as required with any changes in your personal situation
- Not sign blank forms
- Carefully consider their advice when making decisions about financial products, and
- Carefully consider the implications or risk associated with any recommendations in your SOA before making a decision relating to a financial product.

## YOUR INFORMATION AND PRIVACY

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We collect, use, disclose, secure and manage your personal information in accordance with the Privacy Act 1988 (Cth), the 13 Australian Privacy Principles and any relevant privacy codes. Affinia is well aware of the importance of maintaining the confidentiality of the personal information you disclose to your Adviser and we take all reasonable steps to handle the information you provide in accordance with your expectations and our obligations. Generally your personal information is collected for the purpose of providing our financial services to you such as providing you with financial advice and access to products you may require. The way in which your information is collected, used and disclosed is explained in the Affinia Privacy Policy. You can access this at [www.affinia.com.au](http://www.affinia.com.au) or by contacting Affinia you can obtain a copy free of charge. The accuracy of the information you provide is important. If you need to update or correct any information, please let your Adviser know.

From time to time we may disclose your personal information to other individuals and organisations in connection with providing products and services to you.

Generally you are entitled to obtain access to the information which we hold about you, subject to limited exceptions and should you require access to information you can either contact your Adviser or Affinia directly.

If you have any questions regarding the privacy of your personal information or questions about our information handling practices you can contact us to discuss. However, should you want to know more about privacy rights and other privacy issues, there are a number of useful resources available at the website of the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au)

## OUR ASSOCIATIONS AND RELATIONSHIPS

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It is important that you are aware of the relationships we have with other service providers so you can decide on the services you wish to use.

We are a member of the TAL group of companies. As such we are affiliated with:

- TAL Life Limited (TAL Life) ABN 70 050 109 450, AFSL 237848; and
- Asteron Life & Superannuation Limited (Asteron) ABN 87 073 979 530, AFSL 229880.

If our adviser recommends a product issued by the TAL group company or if our adviser provides general or personal advice on a product ('financial advice') issued by TAL group company and that product is issued by such TAL group company to you, the TAL Group company may benefit from the financial advice provided by our advisers by receiving fees (including product, administration, investment or management fees) they charge on that product. The amount and calculation of those fees are shown in the relevant product disclosure document. Further, we and your adviser may also benefit if a TAL group company product is issued to you, or a TAL group company product you hold is varied, as a result of the financial advice provided to you. You can request details of this remuneration from us before you apply for your TAL group product - see the contact us section for details.

Companies in the TAL group may provide services, and obtain fees and charges or other benefits from the product issuer or service provider if you obtain a product or service from a company in the TAL group. These relationships will be detailed in the relevant disclosure document (and any FSG and/or SoA that your adviser is required to give you).

Where we enter into transactions with related parties, we operate in accordance with the related party protocols and TAL policies and procedures which require us to transact on terms that would be reasonable if the parties were dealing at arm's length.

## FEES AND COMMISSIONS

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There are various ways payment is received and distributed by your Adviser and their associates for the services provided. You may be charged a set fee, an hourly rate or your Adviser and their associates may receive commissions directly from the financial product issuer whose products are recommended to you.

Part 2 of this FSG, the Adviser Profile, contains further information detailing fees and commissions as well as other benefits your Adviser and their associates may receive for the services they provide.

Affinia or its Advisers may be entitled to receive partnership payments from product issuers, including TAL and Asteron. This may be by way of additional commission (including amounts additional to the rates of commission disclosed in Part 2 of this FSG), a rebate of some or all of the fees that your Adviser pays to Affinia, or other payments and may depend on the volume of business Affinia and its Advisers collectively or individually place with a product issuer.

Affinia may have these types of arrangements in place with any product issuers on its approved product list (APL). A copy of Affinia's APL is available on request from your Adviser or Affinia.

Your SOA outlines the specific amount of any initial and ongoing commissions, fees, charges and other benefits that are paid to any person as a result of the financial products or services you obtain. It will also explain how the commissions, fees, charges and other benefits are calculated.

If your Adviser only provides general advice, you can request further details about how remuneration is calculated, provided you do so within a reasonable time after receiving this FSG and before you receive a financial service.

If your Adviser recommends a financial product, the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This is fully explained in the relevant PDS.

If you enter into an ongoing fee arrangement with your Adviser you will be sent a Fee Disclosure Statement (FDS) annually. The FDS notes the services you were entitled to receive, the services you actually received and the fees you paid for those services in the previous 12 months.

An ongoing fee arrangement is an arrangement under which you are charged an ongoing fee during a period of more than 12 months for personal advice (but does not include commissions paid to Advisers). Where you enter into an ongoing fee arrangement after 1st July, 2013 your adviser is required to send a renewal notice to you every two years. Your ongoing fee arrangement will only be able to continue if you respond to this notice.

If personal advice is provided, when you are happy with the recommendations and information in your SOA, you need to authorise your Adviser to implement the recommendations by signing it.

## REFERRALS

If you are referred to your Adviser or Affinia by someone else, and they are paid a fee or commission for that referral, your SOA will show the amount of that fee or commission, or you can request this information from your Adviser.

## ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING ACT 2006

Affinia has a number of obligations under the Anti – Money Laundering and Counter Terrorism Financing Act 2006 (Cth), “AML / CTF obligations”.

These AML / CTF obligations may require us to carry out procedures to identify you and to verify the identification information you provide. In some circumstances AML / CTF obligations require us to report certain information about our clients to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC). Where legally permitted or obligated to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties. The AUSTRAC website at [www.austrac.gov.au](http://www.austrac.gov.au) provides information relating to the AML / CTF obligations.

## PROFESSIONAL INDEMNITY

As a subsidiary of TAL, Affinia, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by TAL. That insurance covers work done for Affinia, by its representatives and employees. These arrangements satisfy the compensation requirements for an AFS licensee under section 912B of the Corporations Act.

## FURTHER ENQUIRIES

If you have any further questions about the financial services outlined in this FSG, please contact your Adviser in the first instance. Alternatively, you can contact Affinia on 1300 AFFINIA (1300 233 464).

Please retain this document for your reference and any future dealings with your Adviser or Affinia.

This Financial Services Guide (FSG) comes in two parts: this document which is Part 1, and Part 2, the Adviser Profile.

## IF YOU HAVE ANY CONCERNS OR COMPLAINTS

At Affinia we strive to ensure that you are satisfied with the services we provide. However, we acknowledge that there may be instances, from time to time, where individuals may have some concerns, or be dissatisfied, with the services we deliver. If this is the case, certain avenues exist through which you may seek a resolution.

It is Affinia’s experience that many concerns or complaints arise from miscommunication and can usually be resolved through consultation with your Adviser. Affinia therefore encourages you in the first instance to contact your Adviser to discuss the issue. Your Adviser’s contact details may be located in Part 2 of this FSG, within the Adviser Profile.

If the matter is not satisfactorily resolved by contacting your Adviser, or if you would prefer to contact Affinia directly to discuss the issue, we have an internal complaints process through which we may review, and seek to address, your concerns. In these circumstances your complaint will be escalated to our National Manager, Advice and Research, and where appropriate, forwarded to our Professional Standards team for consideration. Affinia will aim to resolve your complaint quickly and fairly and will communicate our proposed solutions to the issue with you, in writing, within 45 days of receipt of your complaint at the address detailed below.

### National Manager – Advice & Research

Affinia Financial Advisers Limited  
GPO Box 5380 Sydney NSW 2001  
T 1300 AFFINIA (1300 233 464)  
E [hello@affinia.com.au](mailto:hello@affinia.com.au)

If you remain dissatisfied with the outcome provided by our internal complaints process, you are entitled to refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an external, independent body offering free and accessible dispute resolution services to individuals who have been unable to satisfactorily resolve their complaint. Different terms of reference are applied by AFCA depending on whether your complaint relates to a life insurance product or a general insurance product. Please refer to the AFCA website for details. Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

The AFCA contact details are set out below:

### AFCA

Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001  
T 1800 931 678 (free call)  
E [info@afca.org.au](mailto:info@afca.org.au)  
W [www.afca.org.au](http://www.afca.org.au)

## AFFINIA FINANCIAL ADVISERS LIMITED

ABN 13 085 335 397 AFSL No. 237857  
Level 16, 363 George Street  
Sydney NSW 2000  
GPO Box 5380 Sydney NSW 2001  
T 1300 AFFINIA (1300 233 464)  
E [hello@affinia.com.au](mailto:hello@affinia.com.au)  
[www.affinia.com.au](http://www.affinia.com.au)

# Financial Services Guide



Backed by **TAL**

## Part 2 – Adviser Profile

Prepared on 20 May 2016

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

### My details

<b>Name</b>	David John Lakey
<b>Business name</b>	Nexus Life
<b>Address</b>	Level 2, 50 Kings Park Road, West Perth WA 6005
<b>Postal address</b>	PO Box 1806 West Perth WA 6872
<b>Telephone</b>	08 9278 5444
<b>Facsimile</b>	08 9486 4254
<b>Mobile</b>	0409 084 277
<b>Email</b>	david.lakey@nexuslife.com.au

Nexus Life Pty Ltd (Rep No. 365616) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Nexus Life Pty Ltd are listed above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

**Authorised Representative Number:** 237240

### How to provide me your instructions

#### Qualifications

- Diploma of Financial Planning

#### Experience

- I have worked in the Financial Services Industry since 1984.

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My services" by telephone, fax or email. Please refer to my contact details above.

## My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Retirement Savings Accounts
- Investor Directed Portfolio Service (IDPS)

## Fees and commissions paid to Affinia

### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product. The amount of initial commission is calculated as a percentage of the premium paid by you. The initial commission is paid by the Insurer based on the premium paid when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Managed Investments, Superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Managed Investments, Superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or

- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

## Fees and Charges

For each service I provide you there are set fees you will pay to Affinia at the time I provide the service. These fees will be agreed upon and confirmed to you prior to any services provided.

Current fees and charges (GST inclusive) are:

Fee Type	Amount
Advice Fees	\$0 - \$5,500
Implementation Fees	\$0 - \$1,100
Ongoing Fees	\$0 - \$5,500 per annum

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased will be detailed in your *Statement of Advice* document.

## How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation, Nexus Life Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director, employee and shareholder of Nexus Life Pty Ltd. Nexus Life Pty Ltd pays me a salary from the commission and fees received. In addition, I may also be entitled to receive dividends.

## Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

# Financial Services Guide



Backed by **TAL**

## Part 2 – Adviser Profile

**Prepared on 28 April 2017**

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

### My details

<b>Name</b>	Mark Hegney
<b>Business Name</b>	Nexus Life
<b>Address</b>	Level 2, 50 Kings Park Road, West Perth WA 6005
<b>Postal address</b>	PO Box 1806 West Perth WA 6872
<b>Telephone</b>	08 9278 5444
<b>Fax</b>	08 9486 4254
<b>Mobile</b>	0428 628 128
<b>Email</b>	mark.hegney@nexuslife.com.au

Nexus Life Pty Ltd (Rep No. 365616) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Nexus Life Pty Ltd are the same as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

**Authorised Representative Number:** 427060

### Qualifications

- Adv. Diploma of Financial Services (Financial Planning)
- Certificate IV in Financial Services (Mortgage Broking)
- Margin Lending & Geared Investments
- Self-managed Super Funds (SMSF)

### Experience

For over 20 years I have been involved in the Financial Services industry holding numerous roles within a number of Financial Institutions, this I believe has enabled me to fine tune the best aspects of what we do. This time also provided me with the tools necessary to give invaluable advice and make a difference to the people I meet every day. It truly does feel good to assist clients to realise their financial and lifestyle goals which I have been able to do as a Financial Planner since 2012. I am also a member of the Association of Financial Advisers which I regard as corner stone to supporting and developing our industry.

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My services" by telephone, fax or email. Please refer to my contact details above.

## My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Superannuation Advice
- Investment Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Securities
- Self-managed Super Funds (SMSF)
- Gearing & Margin Lending
- Retirement Savings Accounts
- Investor Directed Portfolio Services (IDPS)

## Fees and commissions paid to Affinia

### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product. The amount of initial commission is calculated as a percentage of the funds you invest and/or the premium paid by you. The commission is deducted from the amount invested or paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

## Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided.

Current fees and charges (GST inclusive) are:

Fee Type	Amount
Advice Fees	\$0 - \$5,500
Implementation Fees	\$0 - \$1,100
Ongoing Fees	\$0 - \$5,500 per annum

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased will be detailed in your Statement of Advice document.

## How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation, Nexus Life Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I receive a salary from Nexus Life Pty Ltd and may be eligible for a bonus.

## Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

# Financial Services Guide



Backed by **TAL**

## Part 2 – Adviser Profile

**Prepared on 19 May 2017**

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

### My details

<b>Name</b>	Haydn Gannon
<b>Business Name</b>	Nexus Life
<b>Address</b>	Level 2, 50 Kings Park Road, West Perth WA 6005
<b>Postal address</b>	PO Box 1806 West Perth WA 6872
<b>Telephone</b>	08 9278 5444
<b>Fax</b>	08 9486 4254
<b>Mobile</b>	0439 767 667
<b>Email</b>	Haydn.gannon@nexuslife.com.au

Nexus Life Pty Ltd (Rep No. 365616) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Nexus Life Pty Ltd are the same as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

**Authorised Representative Number: 429973**

### Qualifications

- Bachelor of Commerce, Majoring in Finance
- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Planning (FNS60415)
- ASX Accredited Listed Product Adviser

### How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under "My services" by telephone, fax or email. Please refer to my contact details above.

### Experience

I have been in the Financial Services Industry since September 2011 and have held several roles in this time. I firmly believe that the basis of any good financial plan is to be specific with your goals and honest to yourself. The more you are willing to put in to reach your goals, the more you will achieve, allowing you to create greater wealth. I have been in a position to assist setting that solid financial foundation with clients as their trusted financial adviser since May 2013. It truly does feel good to assist clients to realise their financial and lifestyle goals. It is exceptionally rewarding when you get a phone call or an email from a client thanking you, because they have just reached a certain financial milestone! I am also a member of the Association of Financial Advisers which I regard as corner stone to supporting and developing our industry.

## My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Superannuation Advice
- Investment Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments
- Superannuation
- Securities
- Retirement Savings Accounts
- Investor Directed Portfolio Services (IDPS)

## Fees and commissions paid to Affinia

### Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product. The amount of initial commission is calculated as a percentage of the funds you invest and/or the premium paid by you. The commission is deducted from the amount invested or paid by the Insurer when you purchase the insurance.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

### Ongoing commissions paid to Affinia

Ongoing commissions may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

## Fees and Charges

Fees may be charged for the services I provide. These fees will be agreed upon and confirmed to you prior to any service provided.

Current fees and charges (GST inclusive) are:

Fee Type	Amount
Advice Fees	\$0 - \$5,500
Implementation Fees	\$0 - \$1,100
Ongoing Fees	\$0 - \$5,500 per annum

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased will be detailed in your Statement of Advice document.

## How my associates and I are remunerated

When Affinia receives either a fee or an initial or ongoing commission as a result of a recommendation, Nexus Life Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I receive a salary from Nexus Life Pty Ltd and may be eligible for a bonus.

## Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

# AFFINIA PRIVACY POLICY

February 2018

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**Affinia Financial Advisers Limited**

ABN 13 085 335 397 | AFSL No. 237857

GPO Box 5380 Sydney NSW 2001

**P** 1300 232 464

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# 1 PURPOSE OF THE AFFINIA PRIVACY POLICY

At Affinia we understand that the privacy of your information is important to you and we respect the confidentiality of the information that you entrust to us. This Privacy Policy aims to provide you with an open and transparent description of our information collection and handling practices. This Privacy Policy explains:

- Who we are and why we need to collect your information;
- What information we collect and how we will collect your information;
- How we will use and disclose your information;
- How we store and secure your information;
- How you can obtain access to information we hold about you and how you can correct that information;
- Where to direct any enquiries or complaints you may have in relation to our information handling practices.

If you require a succinct guide you can view a summary of our Privacy Policy either online at [www.affinia.com.au](http://www.affinia.com.au), or on request using the contact details below.

Our Privacy Policy applies to all organisations which are part of the TAL Group of Companies. A full list of these organisations is set out in section 9 below. References throughout this Privacy Policy to “we” “us” and “our” are to the relevant organisation/s in the TAL Group of Companies.

From time to time we may provide additional disclosures in relation to specific products and services. Please

note that in the event of any difference and/or inconsistency between the provisions of this Privacy Policy and any product or service terms and conditions or subsequent disclosures, those disclosures will apply.

Affinia is obligated to act in accordance with all relevant privacy legislation including the Privacy Act 1988 (Cth) and subsequent amendments, which includes the thirteen Australian Privacy Principles and any registered Australian Privacy Principle Code.

The Australian Privacy Principles set out how organisations must handle information during the entire life cycle of collection, use and disclosure of personal information. This Privacy Policy is designed to comply with relevant privacy legislation and is specifically based on the Australian Privacy Principles and relevant guidance materials published by the Office of the Australian Information Commissioner (OAIC).

This policy is effective as of 21 February 2018. We reserve the right to review and amend this Privacy Policy from time to time, particularly to take into account any changes to legislative or regulatory requirements. Updated versions will be made available on our website or are available free of charge on request.

By visiting our website, applying for, renewing or using any of our products or services, applying for insurance, making a claim or providing us with your personal information, you agree to your personal information being collected, held, used and disclosed as set out in this Privacy Policy.

## 2 COLLECTION OF PERSONAL INFORMATION

### Why do we collect personal information?

It is important that you understand why Affinia collects, uses and/or discloses your personal information. We collect information in a range of circumstances including when you contact us regarding the services we provide including the provision of financial advice. This contact may be direct between you and / or by an intermediary or representative such as your financial adviser, the trustee or administrator of your superannuation fund, your employer or your legal representatives.

At all times we try to only collect the information we need for the particular function or activity we are carrying out. The main way we collect information about you is when you give it to us by phone, email, online and by post. In most instances, we collect information from you when we undertake a Fact Find or make enquiries on your behalf, complete an application form or personal

statement or when we review your circumstances.

We also collect information about you when you have consented to or authorised us to obtain that information from another person, business and other organisations in connection with providing our functions and activities. Our functions and activities include:

- Providing you with information about financial products or services, including but not limited to, life insurance products, superannuation and retirement income products, investment products and financial planning advice;
- Complying with our legal obligations, including assisting law enforcement or other regulatory authorities where required by law;
- To provide you with the product or service that you have requested from us
- For any other purpose that has been authorised by you.

## Collecting information that is required or authorised by law

In addition to the above reasons, there are a range of laws which require us to collect your information, including:

- the Anti- Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and
- the U.S Foreign Account Tax Compliance Act 2010 (USA).

Under these laws, we may be required to collect certain information from you, or about you, to prove your identity such as when we provide financial advice on investment products and we may need to ask if you are a U.S. resident for tax purposes.

## What types of information about you do we collect?

Depending on the products or services being provided, we generally ask for your name, address, contact details, date of birth and gender.

We may also need to collect the following types of personal information that is specific to a particular product or service such as:

- insurance and financial details and history; occupation, income and employment information;
- tax file number and bank account/credit card details, details of your residency and citizenship status; and
- any other information which is either required for you to obtain a product or service, or is needed for the duration of the period that you have that product or service.

Personal information includes information or an opinion about an identified individual, or an individual who is reasonably identifiable.

We may also need to collect the following types of sensitive information, for example, if you are applying for, or have, a life insurance policy where we may need to underwrite an application and/or assess a claim:

- Health and medical information (for example, medical checks or consultation reports);
- Lifestyle and pastime information;
- Information regarding your physical attributes, capacity and activity;
- Information that is publically available on your social media accounts; and
- Racial or ethnic origin.

We only collect and hold sensitive information with your consent, in limited situations which the law allows.

**Note:** All references in this Privacy Policy to personal information include both personal and sensitive information.

Having provided consent for the collection, use and disclosure of your personal information, you are able to withdraw this consent at any time by contacting us using the contact details below. Please note that withdrawing your consent for Affinia to collect, use and/or disclose your personal information or not providing accurate and complete information may lead to Affinia no longer being able to provide you with our products or services.

## Can people deal with Affinia anonymously or using a pseudonym?

We may be able to provide limited services to you without requiring you to identify yourself. This will only be possible where it is lawful and practicable to do so. For example, you may be able to visit and browse our website or obtain general information about our products and services without having to reveal any personal information. However, for most of our functions and activities we usually need your personal information before we can provide you with any of our products and services.

## How do we collect information?

We generally obtain your consent before we collect your personal information, unless otherwise permitted by law. When we collect information about individuals we take reasonable steps to provide them with access to this Privacy Policy so that they know how we collect, use and disclose information. Affinia collects personal information only by lawful and fair means.

In most instances, we collect your personal information when you fill out a hard copy or electronic application form or personal statement for one of our products or services, however we may also collect information:

- Directly from you in person when we contact you through telephone calls, emails, letters, online or via any other means of communication;
- When you use our services, including when you access or use our website or online services.

In some cases we might collect your personal information from external sources. Examples of the people or organisations that may provide us with information are: employers (when a new employee joins their superannuation or insurance plan), parents or guardians in respect of children, persons authorised by you (such as family members, lawyers, and financial representatives), hospitals, medical practitioners and health services providers, public sources of information and social media and other virtual communities and network where people create, share or exchange information.

## Notification

We will take reasonable steps to inform you that we have collected your personal information, unless:

- it is not reasonable to do so; or
- it is apparent from the circumstances that you are aware of the collection; and/or
- you would expect us to have the information.

## Collecting information about other people from you

Generally we only collect personal information about an individual only from that particular individual unless it is required by law or it is unreasonable or impracticable to do so.

At times, we may need to collect information about other people from you, for example if you take out a life insurance policy for someone else. In these cases, you must not provide us with information about another individual unless:

- you have clear consent from that individual to provide the information; and
- you let them know about this Privacy Policy and make them aware of the collection of their information about them by us as disclosed by you.

If you have not done, or will not do, either of these things, you must tell us before you provide the information.

# 3 USE AND DISCLOSURE OF PERSONAL INFORMATION

We may collect, use and disclose your personal information to:

- develop and implement your financial advice, including insurance quotes, reviews and preparation of your Statement of Advice.
- develop and improve our services (such as training our personnel, research and statistical analysis, and systems development and testing); and
- prevent or investigate any fraud or crime, or suspected fraud or crime.

We may disclose your information to third parties such as:

- any person authorised by you or acting on your behalf including your financial, legal or other adviser, accountant, trustee, administrator, employer, guardian, attorney, agent or platform provider;
- affiliated product and service providers including other businesses with whom we have a business or branding arrangement;
- if required or authorised to do so, regulatory bodies and government agencies;
- insurers
- co-insureds, policy or product holders or other who are authorised or noted on an insurance policy as having a legal interest, including where you are the insured person;
- Other related bodies corporate.

We may also disclose your information to third parties which:

- are undertaking reviews of our systems and operations;
- are a third party with which we have an arrangement with to provide us with a product or service;
- are involved in providing, managing or administering your product or service such as third party suppliers, printers, posting services, call centres, information technology support, and our advisers;
- are involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- are involved in the payments system including financial institutions, merchants and payment organisations.

In all circumstances, third parties are required to keep your personal information confidential and only use it for the same purposes as we are permitted to use it.

There are circumstances where Affinia may also disclose your personal information where it is:

- Required or authorised by an Australian law or a court order (such as to the Australian Taxation Office); or
- Where an emergency or permitted general situation applies, such as serious threats to life.

Where we hold your personal information in conjunction with that of another individual/s (e.g. joint policy owners), we allow each individual access to their own personal information and to common information (e.g. premium payments and status of policy), but not to the personal information of the other individual(s).

### **Do we share or send personal information to overseas recipients?**

Some of the entities that we share and send your personal information to may be located in, or have operations in, other countries outside Australia. When this occurs we take reasonable steps to ensure that the overseas entity protects that information against unauthorised access or loss, such as carrying out due diligence on them, entering into a contract with them and carrying out periodic checks on their information handling practices.

When entrusting your personal information to overseas recipients we make sure that they have reasonable data handling and security arrangements in place and we periodically review our arrangements with these entities.

As at February 2018 we transact with entities based in the following countries:

Japan, United States of America, New Zealand, India, South Africa, Switzerland, Philippines, Switzerland, United Kingdom, Germany, France, and other EU countries.

## **4 SECURITY AND RETENTION OF PERSONAL INFORMATION**

### **Security**

We understand the importance of the personal information that is entrusted to us to ensure it is safe and secure. We take reasonable steps to protect the personal information we hold about you from unauthorised access, unauthorised disclosure, loss, misuse or interference by implementing a range of electronic, physical and technological safeguards.

We have processes in place to identify, manage and remediate privacy and data breaches in accordance with our obligations under the notifiable data breach regime. We have a data breach response plan in place and processes to investigate and, if relevant, to report breaches to impacted individuals and the OAIC in cases where there is a likelihood of a real risk of serious harm given the circumstances of the breach. We require our outsourced service providers that handle personal and sensitive information, to promptly notify us of any privacy and data type breaches and periodically obtain assurances that they have done so.

The steps that we take to protect your information include, but are not limited to:

- educating our personnel about the importance of protecting your information and requiring them to securely access information on our systems;
- restricting access to your personal information;
- physical access controls for our premises; and / or
- entering into confidentiality agreements with relevant employees and third parties.

If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any personal information you might have with us has been, or will be, compromised), please notify us immediately.

Steps that individuals can take to protect their own personal information are set out in the Security section of our website at <https://www.affinia.com.au/security> or on the website of the OAIC at [www.oaic.gov.au](http://www.oaic.gov.au). For example, many of our customers corresponding with us by phone and/or email prefer to provide us with a phone number and/or email address to which they have sole access to prevent others from obtaining the information sent using those methods of communication.

### **Retention**

We have processes in place to only retain your personal information for as long as is reasonably required unless we are required or authorised by law to retain it for longer or prescribed periods. Where relevant, information that is retained by us is de-identified.

## 5 HOW TO ACCESS AND CORRECT YOUR INFORMATION

### Access to information

Individuals are generally entitled to access the personal information we hold about them. If you wish to access your personal information, please let us know the type of information to which you are requesting access and any relevant details such as your policy number and how you would like to receive the information.

You can obtain further information about how to request access to the information we hold about you by contacting us. We will deal with your request to access your personal information as soon as possible and aim to provide you with a prompt response for straightforward requests and within 30 days for more complex requests. An access charge may apply such as photocopying costs, but not for processing the request itself.

Your access to your personal information is subject to some exceptions allowed by law. These circumstances include where we reasonably believe that:

- providing access would pose a serious threat to the life, health or safety of an individual, in these circumstances we may provide you access to information you have requested via an intermediary such as a treating doctor;
- access would have an unreasonable impact on the privacy of others;

- the information is protected by disclosure by law;
- release of the information would be prejudicial to us in relation to a dispute or complaint; and
- the information is commercial-in-confidence.

If we do not agree to provide access to your personal information, where reasonable to do so, we will provide you with a written notice setting out the reasons for the refusal. The written notice will also set out the mechanism available to you to complain about the refusal.

### Correction of information

We take reasonable steps to ensure that the personal information we collect is accurate, up to date and complete.

Please let us know as soon as possible if any of the details you have provided change or if you believe that the information we have about you is not accurate, complete or up-to-date. To update your details, please contact your Affinia Adviser (Authorised Representative).

If we believe the information we hold is incomplete or out of date, we may also seek to correct or complete our records by gathering data from other sources such as public records and other organisations.

## 6 DIRECT MARKETING AND OPTING OUT

We may disclose your personal information for the purposes of direct marketing if we collected the information and/or we believe you would reasonably expect that we would disclose your information for that purpose. We may also disclose your personal information for direct marketing purposes if we did not collect that information from you, but you gave your consent, or it is impractical to obtain that consent.

Personal information is shared between us and other companies with which we have a business relationship. We and they may provide you with information on their products and services which we consider may be of interest to you.

Please contact us using the details provided below if you do not want your personal information to be used in this way or to opt-out of receiving marketing information altogether. All our direct marketing communications include an opt-out option; for example, direct marketing emails will include an "unsubscribe" link you can click. If you opt out of direct marketing communications, we will no longer be able to share your personal information for that purpose.

If you do opt out of receiving direct marketing communications with us, but we need to communicate with you about an existing product you have or a service you are using, you will still receive communications about those products and services. This is so you can be informed about important information.

# 7 WEBSITE ANALYTICS AND COOKIES

## Website analytics

We collect information about you when you use our website and mobile device applications. The main purpose of doing this is to enhance your user experience. The types of data that we collect include:

- The Internet Service Provider (ISP) address of the devices you use to access our websites;
- Device type, size, operating system and browser information;
- Geographical information; and
- Domain details, search terms, pages visited and date and times when visited.

## Cookies

Cookies are small data files transferred onto devices or computers by websites for record-keeping purposes and to allow ease of browsing on websites. When you use one of our websites, we may send you a cookie that gives you a unique identification number. When you return to websites, or visit websites that use the same cookies, they recognise these cookies and your browsing device. Cookies do not identify individual users, although they do identify a user's browser type and your ISP which we use to provide you with a more relevant and effective experience on our website.

You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. Please refer to your browser instructions or help screens to learn more about these functions. If you choose to disable cookies, you may not be able to use parts of our website.

## Internet and social media generally

There are inherent risks in transmitting information across the internet and we do not have the ability to control the security of information collected and stored on third party platforms. We recommend that our customers take care when using the internet and disclosing their personal information.

Please note that during your visits to our website you may notice some cookies that are not related to Affinia. When you visit a page with content embedded from, for example, YouTube or Flickr, you may be presented with cookies from these websites. We do not control the dissemination of these cookies. You should check the third party websites for more information about these.

We may allow certain widgets (e.g., social media share buttons) on our websites that enable users to easily share information on another platform, such as a social media platform. The third parties that own these widgets may have access to information about your browsing on pages of our Sites where these widgets are placed. You may wish to review information at the third party site, such as social media platforms where you have an account, to determine how these third parties collect and treat such information.

From time to time we analyse our customer data (some in machine-readable format) against other data lists and when this is done it is through a secure information technology environment and wherever logistically possible we de-identify the personal information when these data transfers or data washes occur. Affinia may use technology advances to analyse information about customers for purposes such as improving our services. Affinia may analyse customer information that it holds against information that we are permitted to use from external sources such as statistical data. Generally this information is based on aggregated data that does not contain information that identifies individuals.

External websites should contain their own privacy statements and we recommend you review them when using their websites. Please note, however, that third party websites are not covered by this policy, and Affinia does not accept responsibility for the accuracy of the content, the privacy or security of those websites or your reliance of any information contained on those sites.

## 8 PRIVACY COMPLAINTS AND ENQUIRIES

We aim to promptly and fairly handle any complaints and enquiries you may have that relate to privacy issues, including how your personal information has been handled. We have an internal complaints management process and we are a member of relevant external complaints resolution bodies. We aim to deal with all complaints within a reasonable timeframe and in a fair and efficient manner. This dispute resolution mechanism is free of charge to you.

To lodge a complaint you can contact us using the contact details in section 9 below. We may require details of your complaint including any supporting evidence and/or information. If we cannot deal with your issue straight away we will acknowledge your complaint, normally within five working days. Some complaints take longer than others to investigate

and resolve and we will keep you updated of progress regarding our response and any proposed solution.

In the event that Affinia is unable to resolve your complaint to your satisfaction, we will inform you as to how you can escalate the complaint to the appropriate external dispute resolution body. In cases of privacy related complaints, this is generally the Office of the Australian Information Commissioner (OAIC). There is specific information about the OAIC complaints and investigation process on the OAIC website at <http://www.oaic.gov.au/> and the contact details are set out below:

**Office of the Australian Information Commissioner**  
GPO Box 5218 Sydney NSW  
Phone: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

## 9 OUR CONTACT DETAILS

You may wish to contact us regarding any aspect of this Privacy Policy and any of our information handling practices using the details below.

Affinia may be contacted by post, phone, fax, email, via social media and online:

**Postal**  
GPO Box 5380 Sydney NSW 2001

**Telephone**  
1300 232 464

**Email**  
[hello@affinia.com.au](mailto:hello@affinia.com.au)

**Websites**  
[www.affinia.com.au](http://www.affinia.com.au)

Note that we have a number of business partners and affiliates that have their own privacy policies.

If you have a privacy related complaint, please contact our Privacy Officer:

Privacy Officer  
GPO Box 5380, Sydney, NSW, 2001

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### More information

If you have any questions about this Privacy Policy, you can contact Affinia's Privacy Officer. In addition, there is a great deal of useful information about the privacy rights of individuals and privacy obligations imposed on organisations on the website of the Office of the Australian Information Commissioner ("OAIC") <http://www.oaic.gov.au/> or by contacting the Commissioner on the privacy hotline: 1300 363 992.