

What should I know about any risks of the recommendations to me?

Our representative will explain to you any significant risks associated with the recommendations made to you, including the risk of not acting upon recommendations, within the timeframes specified. If they do not do so, you should ask them to explain those risks to you.

What information do you maintain in my file and can I examine my file?

Our representative will maintain records of recommendations made.

Murdoch InsureInvest Pty Ltd is committed to ensuring the privacy and security of your personal information in accordance with the principles of the Privacy Amendment (Private Sector) Act 2001 (Privacy Act).

You have a right to examine the relevant contents of your file. Upon request a Privacy Statement will be made available.

Should you wish to examine your file, please contact our Privacy Officer on (08) 8532 3200 who can make the necessary arrangements to provide you with the relevant information.

Can I tell you how I wish to instruct you to buy or sell my investments?

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax or other means. But in all cases we must receive a written confirmation of these instructions.

If you have any Complaints

Who can I complain to if I have a complaint about the services received?

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact our representative and tell them about your complaint.
2. If your complaint is not satisfactorily resolved within 7 days, please write to David Murdoch at Murdoch InsureInvest Pty Ltd, 127 Swanport Road, Murray Bridge S.A. 5253. We will endeavor to resolve your complaint quickly and fairly.

If you still do not get a satisfactory outcome, you can contact the Financial Ombudsman Service Limited (FOS) for General Insurance, Life Insurance and Financial Planning which is an ASIC approved dispute resolution facility and Murdoch InsureInvest Pty Ltd is a member. You can contact:
FOS ph: 1300 78 08 08 or email at info@fos.org.au
Address: GPO Box 3, Melbourne Vic 3001

Alternatively, you can contact the Australian Securities & Investments Commission at their freecall infoline on 1300 780 885.

Appendix A

Murdoch InsureInvest Pty Ltd Representatives

Name	Domes- tic Insur-	Commercial Insurance	Life & Financial	Years of Experi-
<u>Managing Director</u> David Murdoch (Dip of Insurance) (Dip of Financial Services— Financial Planning)	✓	✓	✓	28 years
<u>Company Secretary</u> Margaret Murdoch	✓	✓		24 years
Mark Johnson	✓	✓	✓	22 years
Jeremy Scannell	✓	✓		12 years
Gretchen Schubert (Advanced Dip Financial Services-Financial Planning)			✓	19 years
Marita Sutton	✓	✓		26 years
Daniel Robinson	✓	✓		4 years
Kelvin Farnham (Dip of Financial Services— Financial Planning)	✓	✓	✓	5 years
Paula Montgomerie	✓	✓		20 years
Lauren Lindsay	✓	✓		2 year
Jennifer Lloyd	✓			1 year
Emmanuelle Rogers	✓			
Total Years of Experience				163 years

Areas (PS146) Qualified to provide advice in

It is the 'broking edge', that is characteristic of Murdoch InsureInvest Pty Ltd, which enables us to offer individual solutions. We provide dedicated superior client service based on trust and relationships, using the wide range of investment and insurance products available to us.

This Financial Services Guide is issued with the authority of Murdoch InsureInvest Pty Ltd



Financial Services Guide

The financial services referred to in this guide are offered by:

Murdoch InsureInvest Pty Ltd

Australian Financial Services Licence 247118

127 Swanport Road, Murray Bridge SA 5253

ABN 99 105 567 995

Telephone: (08) 8532 3200

Fax: (08) 8531 1511

Email Address: enquiries@murdochinsurance.com.au

Website Address: www.murdochinsurance.com.au

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Purpose of this guide

The main purpose of this document is to ensure you are given adequate information about the financial services being offered. You have the right to ask us about our charges, the type of advice we will give you, and what you can do if you have a complaint about our services.

You should be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS). The PDS will contain information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

Key information is set out in answer to the questions below. If you need further information or clarification, please ask us.

Before you get our advice

Who will be giving me Advice?

Please refer to Appendix A

Who will be responsible for the advice given to me?

Our representative will be acting on behalf of Murdoch InsureInvest Pty Ltd, an Australian Financial Services Licensee in respect of general and life insurance product recommendations and financial planning.

Professional Memberships

Murdoch InsureInvest Pty Ltd is a participating member of the Financial Ombudsman Service, this is an Australian Securities & Investments Commission (ASIC) approved external dispute resolution facilities.

Murdoch InsureInvest Pty Ltd is affiliated with:-

- The Australian Insurance Institute.
- Australian Financial Advisors
- Insurance Advisers Association of Australian Inc
- Steadfast Group Limited

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What Financial Products & Financial Services are Available to me?

We offer you General and Life Insurance Advice; and Financial Planning. Murdoch InsureInvest Pty Ltd provide advice, deal and arrange for a financial product to be acquired, disposed of, or varied on behalf of another person.

We offer you advice on the following General Insurance Products:

- Motor Vehicle Insurance Products
- Home Building / Contents Insurance Products
- Landlords & Strata Title Insurance Products
- Pleasure Craft & Caravan Insurance Products
- Sickness & Accident Products / Travel Insurance Products
- Business & Trade Insurance Products
- Farm & Crop Insurance Products
- Public, Products & General Liability Products
- Professional Liability Products
- Electronic & Machinery Breakdown Products
- Commercial Motor & Carriers Insurance Products

We offer you advice on the following Life Insurance Products:

- Life, Trauma and Total & Permanent Disablement Insurance
- Income Protection Insurance
- Key Man Insurance & Business Protection

We can provide advice on the following Financial Services:

- Savings and wealth creation strategies
- Diversified investment planning
- Superannuation and Retirement planning
- Estate planning considerations

We can deal on the following Financial products:

- Basic deposit products
- Deposit products other than basic deposit products
- General Insurance Products
- Life Products (investment life insurance products, life risk insurance products)
- Interests in Managed Investment Schemes
- Superannuation, Rollovers
- Pensions & Annuities

How will I pay for the Service?

This can be by any of the following ways or a combination of them:

- Commissions paid to Murdoch InsureInvest Pty Ltd as a consequence of insurance products recommended. Such commissions are based on the premium you pay in respect of the Financial Product acquired.
- A fee invoiced by Murdoch InsureInvest Pty Ltd and paid by you. This is referred to as a “fee for service” or “broker fee”.

The exact amounts of any fees, commissions, bonuses or other incentives received by Murdoch InsureInvest Pty Ltd and their representative will be included in your Statement of Advice.

How are the commissions/ fees calculated?

Our fees are based upon the time we spend providing you with the advisory services you require.

Upfront Commission is calculated as a percentage of the cost of the base premium and/or funds you have invested prior to any government charges.

- General Insurance Products—between 5% and 25% of the premium you pay.
- Premium Funding Products—between 0% and 2% of the amount financed.
- Life Insurance Products—between 0% and 75% of the premium you pay.
- Investment and Super Products—between 0% and 5.0% of the invested amount.

Ongoing Commission is payable during the life of your product as part of the product provider’s ongoing charges.

- General Insurance Products—between 10% and 25% of the premium you pay.
- Life Insurance Products—between 5% and 35% of the renewal premium.
- Investment and Super Products—between 0% and 0.75% of the invested amount.

Review Fee:

A review fee may be charged for Financial Planning. Reviewing your Statement of Advice ensures the financial strategies and products remain appropriate to your needs. The review can be charged as a commission (a maximum of 1.0%) or a fee for service (based on an hourly rate).

Other Benefits:

In addition to the remuneration detailed above Murdoch InsureInvest Pty Ltd may receive other benefits. These benefits may include:

- Assistance towards software, research and technical support from Aviva and Steadfast Group Limited.
- Awards, conferences and hospitality events.
- Retention of Interest earned on Trust Account
- QBE may pay up to 5% on profit share agreement.
- Murdoch InsureInvest Pty Ltd is a shareholder of Steadfast Group Limited. An entitlement up to 1% commission less costs on General Insurance may be paid. Steadfast Group Limited FSG is at www.steadfast.com.au

When you get our advice

Do I get detailed information about actual fees & other benefits the representative gets from making the recommendations?

Yes, as mentioned earlier you may receive a Statement of Advice & / or a Product Disclosure Statement (or its equivalent for instance under former legislation).

Before you commit to accepting any recommendations made to you, you should read the Statement of Advice &/or the Product Disclosure Statement. A Statement of Advice contains important and comprehensive information relating to the recommendations your adviser is making to you.

If you have not been provided with these documents, please consult your representative, or alternatively please contact us on (08) 8532 3200 and we shall endeavor to provide you with these documents.

Any interest that may accrue on any premiums paid by yourself to Murdoch InsureInvest Pty Ltd shall be used to offset banking fees and charges.

Will you give me advice, which is suitable to my needs & circumstances?

Yes, but to do so our representative will need to find out your specific needs, relevant financial situation as well as make any other inquiries with you to enable to better service your needs before an informed product recommendation is made to you.

You have the right not to disclose this information to our representative, if you do not wish to do so. In these circumstances, our representative is required to warn you about the possible consequence of not having your full personal information. You should read the warnings carefully as this shall specify the scope of the financial