

REMUNERATION SERVICES (QLD) PTY LTD

FINANCIAL SERVICES GUIDE

About this Financial Services Guide (FSG)

This FSG is designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we provide and contains general information about us, how we are paid and the dispute resolution procedures available to you and how to access them.

Other Documents You May Receive

You may also receive one or more Product Disclosure Statements (PDS) if we recommend that you acquire a policy or offer to arrange for a policy to be issued to you. The PDS contains information about the significant benefits and features of the insurance policy and of the rights, terms and conditions attaching to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether to acquire the product.

Name of company and licensee

Company	REMUNERATION SERVICES (QLD) PTY LTD
ABN:	46 093 173 089
Authorised Representative No:	293159
Address:	GPO BOX 424 BRISBANE QLD 4001
Phone:	03 9635 0255
Email:	christine.harman@maxxia.com.au

Licensee

We are the Authorised Representative of **Swann Insurance (Aust) Pty Ltd AFS License No: 238292** (Swann). We are authorised to provide the financial services set out in this FSG and act as Swann's agent. Swann is an APRA regulated licensee. While this means that Swann is exempt from the need to have ASIC approved professional indemnity insurance, Swann holds adequate professional indemnity insurance. Its contact details are:

Address: Level 14, 181 William Street, Melbourne, VIC, 3000
Phone: 03 9279 5000

This Financial Service Guide was prepared on 19 October 2010 and is authorised, by Swann Insurance (Aust) Pty Ltd, for distribution.

Remuneration and other benefits

We receive commission from our licensee. The commission is a percentage of the premium paid by you, less any taxes or government charges and is detailed in this FSG. Commission may also be paid when you renew or vary your insurance.

Where a third party has referred you to us, we may share with them a part of the commission we earn. Any commission we pay to a referrer is at no extra cost to you.

We may also charge a fee for our services to you. Any such fee we charge is an additional cost to you and is detailed in this FSG.

Later in this FSG it sets out more detailed information regarding our remuneration, including commission, from our licensee and associated business partners. If you require more detailed information on our fees or remuneration, please ask us.

Our staff who provide the authorised financial services are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. Swann may provide other benefits, such as profit sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.

General financial product advice

Any financial product advice we may provide to you will be of a general nature only and has not taken your personal needs, objectives or financial situation into account. We therefore recommend that you carefully read the Product Disclosure Statement and Policy documentation provided by Swann and any other information before making your decision.

Complaints

If you have a complaint or dispute about the financial services we provide, please contact us using the contact details above. We will attempt to resolve the issue and we will also refer it to Swann. If we or Swann are unable to resolve your complaint internally you may refer your dispute to the Financial Ombudsman Service which is an ASIC approved independent external dispute resolution service. This service is free of charge.

Products we are authorised to provide	Commission payable (% of premiums paid, net of tax and govt charges)
Motor Vehicle Insurance	Up to 20%

Authorised financial services

On behalf of Swann and in accordance with the terms of our agreement with them, we are authorised to do the following:

- Arrange for the application for, acquisition, issue, variation or disposal of the financial products listed in this FSG. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.
- We are authorised to provide general financial product advice (but not personal financial product advice) in relation to the financial products listed in this FSG.

Other remuneration, commission and benefits

In addition to the remuneration noted above, we may also receive additional commission or other benefits from Swann, for example:

- A volume bonus based on the profit Swann earns from each product,
- The volume of business we generate,
- Achievement of agreed sales targets,
- Market forces within the industry,
- Other benefits from Swann underwritten products such as materials, services and/or payments to assist in the sale, marketing and promotion of Swann products,
- Sales and product training for our staff to provide them with the necessary expertise to sell the products,
- Point of sale marketing materials and financial contributions to cover the cost of advertising, printing and computer equipment, and
- We may participate in sales incentive schemes, competitions or promotions from time to time or on an ongoing basis.

These factors may vary from time to time and the volume bonus is earned and paid periodically. Our participation in these benefits is at no additional cost to you.

In addition to their salary, we may share or pass on a proportion of the commission, volume bonus and sales incentives to our authorised sales staff. Such payments will not exceed the amounts paid to us by Swann.