

Financial Services Guide

Who provides the services described in this Financial Services Guide (FSG)?	Steadfast Group Limited (Steadfast) ABN 98 073 659 677 AFS Licence No. 254928
What are our contact details?	Level 3, 99 Bathurst Street Sydney, NSW, 2000 PO Box A980 Sydney South, NSW, 1235 Telephone: (02) 9495 6500 Facsimile: (02) 9495 6565
What information is in this FSG?	This FSG sets out our services we offer. It is designed to assist you in deciding whether to use any of those services and contains important information about: <ul style="list-style-type: none">▪ how we and our associates are paid.▪ any potential conflict of interest we may have.▪ our internal and external dispute resolution procedures and how you can access them.
From when does this FSG apply?	This FSG applies from 1 st January 2009 and remains valid unless another FSG is issued to replace it.
How can you instruct us?	We do not provide advice or any services directly to the public. If you require advice on any Steadfast products you should contact your Steadfast broker. Contact details for Steadfast brokers can be found on our website, www.steadfast.com.au
Who is responsible for our financial services?	Steadfast is responsible for the financial services it provides and the distribution and content of this FSG. Steadfast holds a current Australian Financial Services Licence no: 254928. The contact details for Steadfast are set out in this FSG.

Do we have any material relationships or associations with the insurers who issue the insurance policies or any other material relationships?

Steadfast has exclusive arrangements with some insurers under which Steadfast will receive between 0.5 - 1% marketing and administration fee for each product arranged by our Shareholders with those insurers. These payments are used to operate Steadfast.

Steadfast also has exclusive arrangements with some premium funders under which Steadfast will receive 0.5% marketing and administration fee for each amount funded by our Shareholders with those premium funders. These payments are also used to operate Steadfast.

Depending on the operating costs of Steadfast (including the costs of services provided by Steadfast to our Shareholders) and the amount of total business Steadfast Shareholders place with participating insurers and premium funders in any financial year, Shareholders may receive a proportion of that marketing and administration fee at the end of each financial year.

Steadfast provides access to Shareholder services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements to our Shareholders. These Shareholder services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Shareholders for a fee.

Steadfast is also a shareholder of Miramar Underwriting Agency Pty Limited (Miramar). As a shareholder, Steadfast may receive dividends from Miramar. These amounts will contribute towards the running costs of Steadfast.

Steadfast is also a shareholder of Macquarie Premium Funding Pty Ltd (Macquarie). As a shareholder, Steadfast may receive dividends from Macquarie. These amounts will contribute towards the running costs of Steadfast.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

Steadfast is authorised to issue and arrange for the issue of, financial products and provide financial product advice on general insurance products.

Will I receive tailored advice from Steadfast?

No. We do not provide any advice directly to the public but we have direct contact with our Shareholder brokers. The advice we provide is general in nature. We do not provide personal advice.

The advice we give does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on our advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about whether to acquire any policy we recommend, you should obtain and read the product disclosure statement for the policy.

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

We do not provide advice or have direct personal contact with the public.

Therefore, we do not hold any information, including personal information, about you.

How will I pay for the services provided?

You do not pay us any amount for our services. We receive payment from our partner insurers for insurance policies that we recommend and are sold through Steadfast brokers.

How are any commissions, fees or other benefits calculated for providing the financial services?

Steadfast receives between 0.5 and 1% of the premium for each Steadfast recommended policy issued by our partner insurers.

The payment will be based on the amount you pay for the insurance policy (less any government fees or charges included in that policy).

Steadfast also receives 0.5% of the funded premiums that our Shareholders arrange with each of our premium funding partners.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
 2. If your complaint is not satisfactorily resolved within 20 days, please contact Allan Reynolds of Steadfast via the details noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
 3. Steadfast is a member of the Financial Ombudsman Service (FOS). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to FOS. FOS can be contacted at Level 5, 31 Queen St, Melbourne VIC 3000 on 1300 780 808, fax 03 9613 6399, email info@fos.org.au or website. www.fos.org.au
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What arrangements do we have in place to compensate client's for losses?

Steadfast has a professional indemnity insurance policy (**PI policy**) in place. The PI policy covers Steadfast and its employees for claims made against them by clients as a result of their conduct in the provision of financial services. The PI policy also covers Steadfast for claims relating to the conduct of former representatives who no longer work for Steadfast Group Ltd.

Any questions?

If you have any further questions about the financial services Steadfast provides, please contact us.

End of FSG