

## Financial Services Guide

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<b>Who provides the services described in this Financial Services Guide (FSG)?</b>	Steadfast Group Limited ( <b>Steadfast</b> ) ABN 98 073 659 677 AFS Licence No. 254928
<b>What are our contact details?</b>	Level 3, 99 Bathurst Street Sydney, NSW, 2000 PO Box A980 Sydney South, NSW, 1235 Telephone: (02) 9495 6500 Facsimile: (02) 9495 6565
<b>What information is in this FSG?</b>	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"><li>• how we and our associates are paid.</li><li>• any potential conflict of interest we may have.</li><li>• our internal and external dispute resolution procedures and how you can access them.</li></ul>
<b>From when does this FSG apply?</b>	This FSG applies from 1st November 2016 and remains valid unless another FSG is issued to replace it.
<b>How can you instruct us?</b>	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 Network Broker. Contact details for Steadfast Network Brokers can be found on our website <a href="http://www.steadfast.com.au">www.steadfast.com.au</a>
<b>Who is responsible for our financial services?</b>	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.

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**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 and underwriting agencies (**Partners**) under which Steadfast will receive between 0.5 – 1.5% marketing and administration fee for each product arranged by a Steadfast Network Broker with those Partners.

Steadfast also has exclusive arrangements with some premium funders under which Steadfast will receive 0.5%-0.75% marketing and administration fee for each amount funded by Steadfast Network Brokers with those premium funders.

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

Steadfast provides access to Steadfast Network Brokers' 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 Steadfast Network Brokers. These Steadfast Network Broker services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast is a shareholder in a number of Steadfast Network Brokers. Steadfast is also a shareholder of some Partners.

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**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.

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**Will I receive tailored advice from Steadfast?**

No. We do not provide any advice directly to the public, but we have direct contact with Steadfast Network Brokerages. 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.

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**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.

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**How will I pay for the services provided?** You do not pay us any amount for our services. We receive payment from our Partners for insurance policies that we recommend and are sold through Steadfast Network Brokers.

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**How are any commissions, fees or other benefits calculated for providing the financial services?** Steadfast receives between 0.5 and 1.5% of the premium for each Steadfast recommended policy issued by our Partners.

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% and 0.75% of the funded premiums that Steadfast Network Brokers arrange with each of our premium funding partners.

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**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 the FOS. The FOS can be contacted at:

Street Address: Financial Ombudsman Service, Level 12,  
717 Bourke Street, Docklands 3008

Mailing address - Financial Ombudsman Service, GPO Box 3, Melbourne,  
VIC 3001

Ph - 1300 780 808

Fax - 03 9613 6399

Email - [info@fos.org.au](mailto:info@fos.org.au)

Website - [www.fos.org.au](http://www.fos.org.au)

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**What arrangements do we have in place to compensate clients 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.

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

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**End of FSG**