



Life Solutions | Wealth Solutions

Financial Services Guide

What is the purpose of this Financial Services Guide (FSG)?

This FSG is an important document. It provides you with information about Asteron to assist you when considering whether to use any of the financial services that we offer, including the financial products to which those services relate. Throughout this FSG, 'Asteron', 'our', 'we' or 'us' refers to Asteron Life Limited (ABN 64 001 698 228, AFSL 237903) and/or Suncorp Portfolio Services Limited (ABN 61 063 427 958, AFSL 237905), as applicable.

This FSG contains information about:

- » who we are
- » the financial services we are authorised to provide under our Australian Financial Services Licences
- » the financial products to which these services relate
- » the other documents you may receive when considering the financial services we offer
- » how we (and other relevant persons) are remunerated
- » how we can be contacted, and
- » our internal and external dispute resolution procedures.

This FSG contains general information, and does not consider your individual objectives, financial situation or other needs and circumstances. Your financial adviser can assist you to determine whether a product is appropriate to your needs.

What other disclosure documents will I receive?

Your financial adviser or Asteron must provide you with a current Product Disclosure Statement (PDS) for the life insurance, investment, superannuation or retirement income product you are considering.

These documents contain specific financial product information to help you decide whether the product is suitable for you. This information is called 'general financial product advice'.

You should read this FSG together with the relevant PDS when considering the financial products and services we offer, or any general advice we give. To apply to insure and/or invest, you must use the application form accompanying the current PDS.

Financial advisers

Your financial adviser will generally provide you with advice that takes into account one or more of your personal objectives, financial situation and needs. This is called 'personal financial product advice'.

They must initially provide you with an FSG, which contains information about the Australian Financial Service (AFS) licenced company that they represent. When your adviser gives you personal financial product advice, they must then provide you with their Statement of Advice (SOA), which will contain the advice, the basis on which it is given, and information about fees, commissions and any associations that may have influenced their advice.

The AFS licenced company your adviser represents is responsible for their activities and the advice they provide to you.

About us

Asteron has a long and successful history of providing financial services and on 20 March 2007, Asteron became part of the Suncorp Group.

Our goal is to help people secure their financial future so they can make the most of every stage of their life.

Today, as one of the top 5 life companies (by in-force premium) in Australia and New Zealand we provide life insurance, superannuation and retirement income products to around 1 million clients.

The financial services we offer

Asteron holds Financial Services Licences, which authorise us to 'deal in financial products' and provide 'general financial product advice'.

Asteron Life Limited may provide general financial product advice on the following financial products: superannuation, life risk and investment life insurance products and deal in investment life and life risk insurance products and superannuation products.

Suncorp Portfolio Services Limited may provide general financial product advice and deal in the following financial products: superannuation, managed investment schemes, securities, life risk and life insurance products.

Asteron offers a comprehensive range of life insurance, superannuation and retirement income products.

Transacting with us

You can insure and invest with us through your financial adviser and perform subsequent transactions on your product either through them or directly with us by telephone, mail, or fax.

Privacy Information

The privacy of your information is important to us. In general, we may collect your personal information to administer our customer relationships and to ensure that we are able to provide you with the products and services most appropriate to your needs. You may obtain a copy of our Privacy Policy by contacting us via mail, fax or phone or by visiting www.asteron.com.au and clicking on Privacy Policy.

How are we paid for our financial services?

We receive payment only if you insure or invest with us through the products we offer.

The payment we receive is in the form of the insurance premiums and product fees and charges. These costs depend on the type of product, and are set out in detail in the PDS for each product.

» For life insurance policies and insurance benefits offered together with superannuation products, we receive premium income if you purchase insurance cover. Other than the premium you pay, we do not receive payment or charge additional fees for providing 'general financial product advice' about these products.

» For superannuation and retirement income products, the payment we receive may include establishment fees, contribution or entry fees, account fees, administration fees, termination fees and transaction fees. Investment management fees included in these products are paid to the underlying fund managers. Other than these payments we receive when you invest through one of our products, we do not receive payment or charge you additional fees for providing 'general financial product advice' about these products.

What commissions, fees or other benefits may be paid?

Employees of Asteron, and also our directors, receive salaries, bonuses and other benefits from the Suncorp Group. Our staff do not receive specific payments or commissions directly linked to the advice they provide or the products and services you purchase.

Suncorp Portfolio Services Limited may receive an insurance administration fee from Asteron Life Limited with respect to life insurance products combined with the superannuation products it offers. This fee is included in the insurance premiums charged. It is not an additional fee to you.

We may also receive a payment from some investment managers, although these payments are included in the investment management fees and are not an additional cost to you.

Your financial adviser may receive remuneration from us for the service and advice that they provide to you. This remuneration is included in the fees and charges for our products and also the insurance premiums you pay.

Some premiums and fees for our products directly reflect the level of remuneration you have agreed with your adviser, and will be outlined in their SOA. Any flexibility you and your adviser might have to set an agreed level of adviser remuneration is set out in the PDS. You may also agree to remunerate your adviser through a direct 'fee for service', which you pay directly to them.

Asteron may pay a marketing allowance or make other payments to certain financial service licensees (including licensed dealer groups and/or their authorised representatives), based on commercial arrangements. These payments are made from Asteron's own resources and do not individually result in additional fees for the products and services you purchase.

Other than the remuneration we pay to your adviser, we do not pay commissions or provide other benefits to other third parties for referring customers to us.

Associations and relationships

Suncorp Portfolio Services Limited and Asteron Life Limited are related companies and are wholly owned subsidiaries of Suncorp Group Limited. Other wholly owned subsidiaries include Guardianfp Limited, Standard Pacific Consulting Limited,

Cameron Walshe and Tyndall Investment Management Limited, the underlying investment manager for some investment options provided through our products, is also a related company as a wholly owned subsidiary of Suncorp Group Limited and is paid an investment management fee for its services.

Compensation and insurance arrangements

We have Professional Indemnity Insurance in place that complies with the requirements of s912B of the Corporations Act 2001.

Complaints and disputes

We make every effort to ensure your complaints are resolved in a satisfactory and timely manner. If you have an issue you would like to raise, please contact the Asteron Client Services Manager using the contact details below.

If you are not satisfied with a response from us or you have not received a response to your complaint within 90 days, you may take your complaint to the Superannuation Complaints Tribunal (SCT). The SCT is an independent Government body set up to help with the resolution of superannuation complaints. You should take your complaint to the SCT within 12 months of receiving our response, otherwise the SCT may not be able to deal with your complaint.

Superannuation Complaints Tribunal

Locked Bag 3060
GPO Melbourne VIC 3001
Phone 1300 780 808
Fax 03 8635 5588

We are also a member of the Financial Ombudsman Service (FOS). You can refer complaints outside the SCT's authority to FOS (unless the dollar value of your claim exceeds \$100,000, or \$250,000 for the insurance cover).

Financial Ombudsman Service Limited

GPO Box 3
Melbourne VIC 3001
Phone 1300 780 808
Fax 03 9613 6399
Email info@fos.org.au

Membership number:
11123 (Suncorp Portfolio Services Limited)
10844 (Asteron Life Limited)

How to contact us

	Life Solutions	Wealth Solutions
Asteron Client Service Line	1800 221 727	Optimum or Wealthstar - 1800 819 499 Connelly Temple, Partnership or Workforce - 1300 361 755
Email	life_customerservice@asteron.com.au	super@asteron.com.au
Fax	02 9978 9798	Optimum or Wealthstar - 02 8275 3108 Connelly Temple, Partnership or Workforce - 02 8275 3920
Website	www.asteron.com.au	www.asteron.com.au
Postal Address	Life Customer Service Asteron Life Limited Locked Bag 5000 Chatswood NSW 2057	Wealth Operations Asteron Client Services GPO Box 1576 Sydney NSW 2001
Head Office Address	Level 10 321 Kent Street Sydney NSW 2000	Level 10 321 Kent Street Sydney NSW 2000

NSW/ACT

Level 10 321 Kent Street
Sydney NSW 2000
T | 02 8275 3411
NSW callers outside
Sydney: 1800 805 241

VIC/TAS

Level 10 15 William Street
Melbourne VIC 3000
T | 03 9245 8500
VIC callers outside
Melbourne: 1800 803 628

QLD

Kings Row Complex
OCE Building
Level 4 50 McDougall Street
Milton QLD 4064
T | 07 3011 8600
QLD callers outside Brisbane: 1800 177 716

SA/NT

66 Greenhill Road
Wayville SA 5034
T | 08 8229 6222
SA callers outside
Adelaide: 1800 506 274

WA

Level 3 37 St Georges Terrace
Perth WA 6000
T | 08 9260 7000
WA callers outside
Perth: 1800 799 537

Important note

The information in this financial services guide has been prepared without taking account of the objectives, financial situation or needs of any particular individual. For this reason, any individual should, before acting on the information contained in this document, consider the appropriateness of the information, having regard to the individual's objectives, financial situations or needs and seek appropriate professional advice.

Asteron Life Limited ABN 64 001 698 228 AFS Licence No 237903
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AT YOUR FINANCIAL SERVICE®

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