



ahm life insurance

Financial Services Guide

Financial Services Guide (FSG)

This FSG will help you make an informed decision about whether to use the services provided in relation to ahm life insurance products. Please keep this document for your future reference.

It tells you who the parties are and how you can contact them, the services provided by each party, who they act for, the remuneration the parties and other relevant persons may receive for the services and how complaints are dealt with.

To assist in your decision whether to purchase a life insurance product, you are provided with a Product Disclosure Statement (PDS). The PDS includes the benefits, risks, features, and terms and conditions of the product to help you make an informed decision about whether to purchase the product.

Who are the parties?

The financial services referred to in this guide are provided by Greenstone Financial Services Pty Ltd (GFS) of 58 Norwest Boulevard, Bella Vista NSW 2153, ABN 53 128 692 884, AFSL 343079 and its Authorised Representative Medibank Private Limited trading as ahm health insurance (ahm), of 720 Bourke Street, Docklands VIC 3008, ABN 47 080 890 259, Authorised Representative No. 286089.

ahm life insurance products are issued by Swiss Re Life & Health Australia Limited, ABN 74 000 218 306 (Swiss Re). Please refer to the PDS for further information.

In this FSG, 'we', 'our' and 'us' refers to GFS and ahm collectively.

This FSG is issued by GFS and ahm, and GFS authorises ahm to distribute this on its behalf.

What services are provided?

ahm life insurance products are promoted by ahm as the Authorised Representative of GFS. ahm does not act for you. You can find a full list of the ahm life insurance products available at ahm.com.au/life

GFS is authorised by Swiss Re to enter into life insurance policies on its behalf. GFS acts under a binder which means that it can make decisions on behalf of Swiss Re as if it were Swiss Re in accordance with the terms of the binder.

GFS is an Australian Financial Services Licensee (AFSL No 343079). GFS is authorised under this licence to provide general advice and to deal in relation to life risk and general insurance products. GFS has appointed ahm to act as its Authorised Representative

when providing general advice in relation to life insurance products. When dealing, GFS will arrange for the issue of ahm life insurance products.

When you apply for an ahm life insurance product, we will tell you about the product and collect certain information from you to determine whether the policy can be issued.

Whilst the parties recommend ahm life insurance products generally, in making this general recommendation, neither ahm nor GFS have considered whether it is appropriate for your personal objectives, financial situation or needs as the parties do not act on your behalf. Before you buy, you need to consider the appropriateness of any information or general advice given to you, having regard to your personal circumstances.

You need to read the PDS and any other relevant policy documents to determine if the product is right for you. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

How are the parties and other relevant persons paid for the services provided?

Where you buy an ahm life insurance product, you must pay the premium payable to Swiss Re for the product. We agree the amount of the first year's premium with you before you purchase the product.

For any policy arranged and distributed by GFS, Swiss Re may pay a commission of up to 39% of each premium to GFS. This commission is paid on a level basis throughout the life of the policy.

GFS may then pay an amount of up to 25% of each premium to ahm on a level basis throughout the life of the policy. These amounts are paid out of the total premium payable by you for the policy.

ahm's staff who provide services in relation to ahm life insurance products receive an annual salary from ahm, which may include bonuses based on performance criteria.

GFS representatives are staff or management who are authorised to provide general advice and deal in relation to ahm life insurance products.

GFS representatives are paid salaries and may also qualify for extra remuneration depending on performance criteria.

We have policies in place to ensure the conflicted remuneration requirements set out in the Corporations Act 2001 (Cth) are adhered to.

Compensation arrangements

GFS is required by the Corporations Act 2001 (Cth) to operate a compensation arrangement that is designed to compensate retail clients for losses they suffer as a result of a breach by GFS of the obligations outlined in Chapter 7 of the Corporations Act.

To this end, GFS has Professional Indemnity Insurance which meets the legislative requirements covering GFS activities and includes the conduct of any employees who are no longer employed by GFS but were so at the time of the relevant conduct.

How can you find out more about ahm life insurance products?

Simply phone us on **1300 052 589** Monday to Friday, 8am - 8pm (AEST).

How is your personal information managed?

We collect personal information from you to provide the financial services outlined in this document. We may engage third party service providers to collect this information on our behalf. If you do not supply the requested information, we may be unable to provide the requested financial service. In providing these financial services, we may disclose your personal information to third parties, including insurers, reinsurers, our advisers and other insurance service providers. We are unlikely to send your personal information to any foreign jurisdiction.

From time to time, ahm may send you marketing materials about other products or services which they think could be of interest to you. Methods of communication of these materials include email or text message. If you wish to opt out from ahm sending you marketing materials, call us on **1300 052 589** Monday to Friday, 8am - 8pm (AEST).

You can read more about how GFS collects, uses and discloses your personal information in its Privacy Policy, including how to complain about a breach of the Privacy Principles, which is available on its website or you can request a copy. You can read ahm's Privacy Policy at ahm.com.au/life

If you want to access your information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, give us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST).

What if you have a query or complaint?

If you have a complaint concerning any services outlined in this document, in the first instance, you can give us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST). If your concern is not resolved to your satisfaction, you can write to:

Dispute Resolution Manager
ahm life insurance
PO Box 6728
Baulkham Hills NSW 2153

Your concern will be investigated by an officer with full authority to deal with the concern and you will be informed in writing of the outcome.

If your complaint is not resolved to your satisfaction within 45 days, you may escalate your dispute to the Financial Ombudsman Service (FOS) at:

Financial Ombudsman Service
Phone: 1800 367 287
Monday to Friday
9am - 5pm (AEST/AEDT)
Fax: 03 9613 6399
Web: fos.org.au
Email: info@fos.org.au
Post: GPO Box 3
Melbourne VIC 3001

FOS is an independent complaint review service provided to you without cost. A decision of FOS is binding on us (up to specified limits) but not on you.

How to get in touch with us

If you would like to obtain further information, give us a call on **1300 052 589** Monday to Friday, 8am - 8pm (AEST).

Authorised for issue

This FSG was prepared by ahm and GFS. ahm and GFS are respectively responsible only for those parts of this FSG that are expressed to relate to them. Swiss Re has approved references to it in this FSG.

**For more information about
ahm life insurance products, or to apply:**

1300 052 589



ahm.com.au/life