



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 14
67 Albert Avenue
PO Box 916
Chatswood NSW 2057
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:

- 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.
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From when does this FSG apply?

This FSG applies from 21 August 2006 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 License 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, called our partner insurers. These insurers offer insurance policies recommended by Steadfast exclusively through Steadfast brokers. All Steadfast brokers are shareholders of Steadfast. Each broker is an equal shareholder 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 arrange, issue and provide financial product advice on general insurance products. However, Steadfast does not at this stage, arrange or issue 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 member 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).

These payments are used to operate Steadfast. Depending on the operating costs of Steadfast and the amount of total premium placed by Steadfast brokers with our partner insurers in any financial year, the Steadfast brokers may receive a proportion of the total payments received by us from our partner insurers at the end of each financial year.



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 the Compliance Manager at Steadfast at 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 Insurance Brokers Disputes Limited (**IBD**). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to IBDL. IBDL can be contacted at Level 5, 31 Queen St, Melbourne VIC 3000 on 1300 780 808, fax 03 9620 0166, email info@ibdltd.com.au or website www.ibdltd.com.au.

Any questions?

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

End of FSG