



Financial Services Guide

General Advice Only

Australian GA Solutions Pty Ltd
ABN 72 616 366 360 · AFSL No. 547939
Level 11, 65 York St, SYDNEY, NSW, 2000

T: 02 8006 7187
E: info@australianga.com.au
W: www.australianga.com.au

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ASIC Representative number		
Adviser name	Adviser signature	Date signed
		dd/mm/yyyy

This Financial Services Guide (FSG) is dated 01/09/2024. It provides you with the information about the financial services provided to you by Australian GA Solutions Pty Ltd (AGAS), and its representatives.

You should also refer to the Product Disclosure Statement (PDS) for the insurance products. The purpose of the PDS is to help you understand financial products and make your own informed decision about whether to acquire the Insurance Product. The PDS includes information such as risks, benefits, and characteristics of the particular Insurance Product/s.

Australian GA Solutions Pty Ltd

AGAS Pty Ltd holds an Australian Financial Services Licence 547939 and is authorised to provide General Advice only. AGAS Pty Ltd may be contacted by phone 02 8006 7187 or in writing to Level 11, 65 York St., SYDNEY NSW 2000.

Financial Services Provided

Authorised Representatives of AGAS may discuss with you the offer of insurance described in the accompanying PDS. These representatives are **only authorised to provide you with general advice about the insurance product/s. They are not able to provide you with personal advice, which means they will not consider your personal or financial circumstances, needs and objectives.** Everything they provide you is factual in nature and not tailored to you. If you wish to be provided with personal advice, you must discuss with a financial planner from a different AFSL.

How do I pay for the financial services provided?

There is ordinarily **no charge to you for the general advice provided.** When you purchase the Insurance Product/s, the Insurance company may pay the licensee 0% to 60% (ex GST) of the first year's premium and then ongoing trailing commission up to 27.50% (ex-GST) from the day following the first anniversary date (ex-policy fee and stamp duty). A percentage of both the initial up-front commission and ongoing trail commission is paid to the Authorised Representative as commission.

Referrals

In certain circumstances, we may refer you to third-party service providers, such as providers of Real Estate, Legal, General Insurance or Accounting Services. Where we do so, we may receive a financial benefit in the form of a referral fee, commission, or other payments.

It is important to note that any referral arrangement we make does not fall under the services we provide as an Authorised Representative of our AFSL (AGAS). Neither we nor the AFSL take any responsibility or liability for the products or services provided by these third-party service providers. We have not made any recommendations or given any advice regarding these services. These providers are independent entities, and you should carefully consider their terms, conditions and suitability for your individual needs before proceeding with them.

Compensation arrangements

AGAS Pty Ltd is covered by professional indemnity insurance satisfying the requirements under s912B of the Corporations Act 2001 (Cth) for compensation arrangements. The insurance is subject for terms and exclusions. The insurance covers claims arising from the actions of employees or representatives of Australian GA Solutions Pty Ltd, where even subsequent to these actions they have ceased to be employed by or act for Australian GA Solutions Pty Ltd.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.

What if I have a complaint?

If you have a complaint, please contact us directly. Our contact details are:

02 8006 7187
info@australianga.com.au
The Complaints Manager,
Australian GA Solutions Pty Ltd
Level 11, 65 York Street
SYDNEY, NSW, 2000

We will respond to your complaint within 30 days. If you are not satisfied with our response, or if you have not received a response from us within 30 days you can contact the: Australian Financial Complaints Authority (AFCA), which is a service for consumers.

The contact details for AFCA are:

Toll free: 1800 931 678
info@afca.org.au
GPO Box 3 MELBOURNE VIC 3001
www.afca.org.au

Client 1 name	Signature	Date signed
		dd/mm/yyyy
Client 2 name	Signature	Date signed
		dd/mm/yyyy

Not independent

Australian GA Solutions Pty Ltd and I as your Authorised Representative may receive commission based on your premium for the duration of time you hold an insurance policy, fees based on the volume of assets under advice and gifts and other non-monetary benefits. For these reasons, we are unable to refer to ourselves as 'independent', 'impartial' or 'unbiased'.