FINANCIAL SERVICES GUIDE

The financial services referred to in this Financial Services Guide (FSG) are offered in relation to products provided by the following related parties:

- Zurich Australia Limited ABN 92 000 010 195 AFSL 232510
- OnePath General Insurance Pty Limited ABN 56 072 892 365 AFSL 288160

The above entities are all subsidiaries of Zurich Financial Services Australia Limited ABN 11 008 423 372 and may be contacted via:

Phone: 133 667
Mail: 118 Mount Street, North Sydney NSW 2060
Email: client.onepath@zurich.com.au
Web: www.onepath.com.au

This FSG is an important document which is designed to assist you in deciding whether to use the services offered by the licensed entities listed above.

In this FSG, “we”, “our”, “us” or “licensed entities” refers to the entities listed above, unless otherwise expressly stated. A reference to “Zurich” refers to Zurich Financial Services Australia Limited.

Specifically, this FSG provides information in relation to:

- the financial services we are authorised to provide to you under each of our Australian Financial Services (AFS) licenses and the kinds of financial products to which those services relate
- how we, and any other relevant parties, are paid
- the associations we have with the issuers of financial products
- our internal and external dispute resolution procedures and how you can access them
- how you can give us instructions.

If you are considering a particular financial product, you should obtain a copy of the relevant Product Disclosure Statement (PDS) for that product. It contains important information that will assist you in deciding whether or not the product is appropriate for you, and in comparing it with products issued by other providers including the terms and conditions of the particular product, associated costs and significant benefits and risks.

You may receive personal advice from a financial adviser that does not work for Zurich. You will be provided with a Statement of Advice (SOA) containing the advice, the details on which the advice is based, as well as the remuneration and other benefits the financial adviser receives (including the method of calculation).

Zurich holds professional indemnity insurance in respect to the financial services we provide which complies with the requirements for compensation arrangements under section 912B of the Corporations Act 2001. The insurance extends to the conduct of representatives and employees who no longer work for Zurich (but who did at the time of the relevant conduct).

Which financial services are we licensed to provide and to which financial products do they relate?

<table>
<thead>
<tr>
<th>Authorised financial services and the financial products to which they relate</th>
<th>Zurich Australia Limited (AFSL 232510)</th>
<th>OnePath General Insurance Pty Limited (AFSL 288160)</th>
</tr>
</thead>
<tbody>
<tr>
<td>General financial product advice for, and deal in:*</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Deposit and payment products</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Life products*</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>General insurance products</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Interests in managed investment schemes including investor directed portfolio services (IDPS)</td>
<td>✓</td>
<td></td>
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<tr>
<td>Superannuation products</td>
<td>✓</td>
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</tbody>
</table>

* This includes an authorisation to apply for, acquire, vary or dispose of these financial products on behalf of another person. It also includes certain authorisations to provide a claims handling and settling service.

Neither of the licensed entities act as a representative of any other licensee in relation to the services we provide you. Each licensed entity will provide and be responsible for the financial services they respectively provide you as set out in this FSG and in the relevant financial product PDSs.

What remuneration, commission and other benefits may we, our associates, employees and related entities receive?

The fees, commissions, remuneration and other benefits (charges) we receive for providing a financial service vary depending on the service provided to you and the financial product or service acquired by you. These may include:

- product issuer fees, such as administration fees, investment fees, member advice fees, management costs and incidental fees
- premium payments.

Each product produces a combination of some, or all, of the above remuneration for each of the licensed entities. The particular payments we receive vary from product to product.

If we issue, offer or arrange to issue a financial product to you, we will, if required, give you a PDS or other disclosure document detailing the charges and how they are paid, whether or not you have received personal advice from a financial adviser.
Details of the charges which may be received for issuing a financial product will be contained in the PDS, other disclosure documents, or other documents (such as an annual report or other periodic statements) for the relevant financial product. You will receive this at, or before, the time you apply for a financial product.

Other than as disclosed in the relevant PDS, other disclosure document or other relevant document, we do not charge for general financial product advice.

Employees of Zurich employed in relation to financial services provided by the licensed entities receive salaries, performance based cash bonuses and other benefits. Directors of each of the licensed entities and their related entities receive director’s fees.

Benefits to employees and directors do not include commission and are generally not directly referable to any particular product or service in relation to where the employee works.

Each of the licensed entities are subsidiaries of Zurich, who is part of the Zurich Financial Services Australia Group.

Related parties within the group may distribute or provide general advice in relation to products issued by each of the licensed entities. These parties may receive all or part of the charges in relation to those products. Details of those charges will be contained in the PDS, other disclosure documents or other relevant documentation for the financial product.

You may separately request particulars of the remuneration, commission or other benefits that we, our related entities, directors, employees or associates may receive in relation to a particular financial product or service by contacting us. You should do this within a reasonable time after receiving this FSG, but before we provide you with a financial service identified in this FSG.

Can you provide me with personalised advice?

No. Neither of our licensed entities offers a personalised advice service. If you would like to receive personal financial product advice – which is advice that takes into account your own financial needs, objectives and/or situation – then you should contact a financial adviser. If you don’t have a financial adviser and would like one, please call us on 131 551 and we can help you find one. The advice that we can provide you with – general financial product advice only – does not take into account any of your objectives, financial situation or needs and as such you should consider the appropriateness of this advice having regard to these factors before making any decision.

You may receive advice in relation to our products from financial advisers that do not work for Zurich. These advisers receive remuneration from us. The amount of remuneration received may be outlined in the product PDS. Your adviser is also required to disclose the remuneration they receive in a Statement of Advice which they must provide to you.

You should obtain a copy of the relevant PDS and read it carefully before deciding to acquire any financial product.

Do you maintain any personal information about me?

If you are a OnePath customer then yes we do. The privacy of your personal information is important to us. For detailed information on how we collect, use, store and disclose your personal information (including health and other sensitive information), please read our Privacy Policy available at onepath.com.au/insurance/privacy-policy or request a copy by calling us on 133 667.

How can I give you instructions about my policy?

You can give us instructions by telephone, mail, email or via our website. There may be special instruction arrangements for some products or services which are explained in the relevant PDS.

What should I do if I have a complaint?

You are entitled to enquire into or complain about the operation of our products and services as they relate to you or your policy. Any enquiries and complaints should be directed in the first instance to Customer Care on 133 667. We have established procedures to ensure all enquiries and complaints are properly dealt with.

If you are not satisfied with our response, you can contact Australian Financial Complaints Authority (AFCA), an independent body established by legislation passed by the Commonwealth Government that provides you with a free dispute resolution process to help you resolve complaints in relation to financial products and services, including complaints relating to your policy. You can contact AFCA at Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 or by telephone (free call) 1800 931 678.

If you have any further questions you can contact us on 133 667.