

This Financial Services Guide (**FSG**) provides key information about us and our financial services to assist you in deciding if you want to use our services.

About us

We are LFI Group Pty Ltd ABN 31 138 903 581 (**LFI**). We hold Australian Financial Services Licence (**AFSL**) 413613.

About our services

We can issue and give general financial product advice about general insurance products including LFI Vehicle Equity Insurance and LFI Loan Protection Insurance. Under an intermediary authorisation from Insurance Australia Limited (ABN 11 000 016 722 AFSL 227681) (**IAL**) (trading as CGU Insurance) we can deal on IAL's behalf in, and provide general advice about the products issued by IAL in the Product Table below (**CGU Products**). The CGU Products are all general insurance. We can provide CGU Products directly. Alternatively our website can refer you to IAL's website where you can purchase those products from IAL.

We will provide a Product Disclosure Statement (PDS)

We will provide a PDS before you acquire any insurance, describing the benefits, cost, features, terms and conditions of the insurance. The PDS will help you make an informed decision about whether the insurance is suitable for you and whether to purchase it.

Remuneration, commission and benefits

We receive commission from IAL on the premium you pay on issue or renewal of each CGU Product. Commissions are calculated on premium net of administration fees, fire services and similar levies, GST, stamp duties and other statutory charges.

Product Table

CGU Product	Commission
Fundamentals Home Insurance, Motor Vehicle Insurance, Boat and Caravan Insurance	10%
Accidental Damage & Listed Events Home Insurance, Landlords' Residential Property Insurance	20%
Travel Insurance	25%

If you were introduced to us by an Authorised Representative, we will pay a referral fee of \$50 for each CGU Product and if they arrange one of our products, we will pay a commission. Our staff receive a salary, and may receive an annual bonus that reflects their performance across a range of measures including sales and customer satisfaction. If you require more detailed information please contact us before purchasing insurance.

Our compensation arrangements

We hold professional indemnity insurance in accordance with the Corporations Act 2001 (Cth).

What happens if you have a complaint?

If you have a complaint about our financial services, please contact us. We will attempt to resolve the issue. We have internal dispute resolution procedures and we are a member of the independent Australian Financial Complaints Authority (AFCA). If you are not satisfied, you may refer your complaint to AFCA.

AFCA contact details

www.afca.org.au
GPO Box 3,
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au

Our contact details

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Melbourne VIC 3000
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Email: enquiry@lfi.com.au