

**Pincom Pty. Ltd.**  
**FINANCIAL SERVICES GUIDE**

**About This Financial Services Guide**

This Financial Services Guide is designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

- Part 1 – contains information about us and the services we can provide to you; and
- Part 2 – contains information relevant to the Australian Financial Services licensee(s) on whose behalf we act in relation to the product(s) we may assist you with and recommend.

**Other Documents You May Receive**

If we provide you with personal advice in respect to any insurance products that advice takes into account your personal needs, objectives or financial situation. In this case we will either provide you with a Statement of Advice or prepare a Record of Advice, which you may request a copy of.

A **Statement of Advice** is a separate statement which we will give to you when we advise you on Consumer Credit or Personal Accident cover. For other products we prepare a Record of Advice. Both documents are in addition to the other information provided in your Financial Services Guide. They contain information about the advice we give you and the basis on which that advice is given, so that you can make an informed decision about whether or not to act upon that advice.

You may also receive one or more **Product Disclosure Statements (PDSs)**. A PDS is a document we will provide to you before you take out insurance cover, which will provide you with information about the significant features of the insurance policy and of the rights, terms and conditions attaching to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice for your insurance needs.

**Financial Services Guide Part 1**

**Our Services**  
**Pincom Pty. Ltd.**  
ABN: 96 075 378 424

Authorised Representative No: 247202

Address:

19 Rutherford Street  
Swan Hill  
VIC 3585

Phone:

03 5033 1111

Fax: 03 5032 3144

Email:

gaye\_legudi@rutherfordstreet.com.au

Our Office Hours Are:

9.00am to 5.00pm Monday to Friday

We are Authorised Representatives of the Licensee(s) detailed in this FSG under Part 2. We are authorised to provide the types of services listed in that part on their behalf and act as their agent.

This Financial Service Guide was prepared on 01 February 2008 and is authorised, by our licensees, for distribution.

Please contact us if we can be of any further assistance in helping you to complete your current insurance needs.

**Your questions**

**Our Answers**

Who is your advisor?

Our employed advisors are:  
Gaye Legudi-AR No. 245677, Anne-Maree Sciberras-AR No. 246873, Colleen Rundell-Gordon-AR No. 246874, Michael Mclean-AR No. 279769

What services do we offer?

We can offer you a wide range of services and access to insurance products to meet your insurance needs and financial requirements.

How are we paid?

We receive commission from our licensees. The commission is a percentage of the premium paid by you, less any taxes or government charges. Commission may also be paid when you renew or vary your insurance.

Where a third party has referred you to us, we may share with them a part of the commission we earn. Any commission we pay to a referrer is at no extra cost to you and will either be detailed in Part 2 of this FSG or advised at the time of referral.

We may also charge a fee for our services to you and, in this case, will advise you of any fee before you agree to proceed.

Part 2 sets out more detailed information regarding our remuneration from each of our licensees and any associated business partners. If you require more detailed

	<p>information on our remuneration, please ask.</p> <p>Our staff are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. Our licensee(s) and product issuers may provide other benefits, such as profit sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.</p>
<p>What advice and information will we give you?</p>	<p>Advice we provide to you is authorised by each Licensee we act for. More information is detailed in Part 2.</p> <p><b>Personal Advice</b> If we provide you with personal advice in respect to any insurance products that advice takes into account your personal needs, objectives or financial situation. In this case we will either provide you with a Statement of Advice or prepare a Record of Advice. You may request a copy of any Record of Advice by asking your Adviser.</p> <p><b>General Advice</b> Unless we have told you otherwise, our advice to you will be of a general nature only. General advice does not take your personal needs, objectives or financial situation into account. We recommend that you carefully read any Product Disclosure Statement and Policy documentation provided by the Insurer and any other information before making your decision.</p>
<p>What happens if you have a complaint or dispute?</p>	<p>If you have a complaint or dispute, about the financial services we provide, please contact us using the contact details on page 1. We will attempt to resolve the issue but, we will also promptly refer it to the relevant Licensee. All Licensees have internal dispute resolution procedures and are required to be a member of an ASIC approved External Dispute Resolution Service ("EDRS"). If we or the Licensee is unable to resolve your complaint internally it will be referred to the EDRS and it may be able to resolve the complaint or dispute.</p>

**Financial Services Guide Part 2  
Our Licensees and Products**

We act as the agent of each of these Licensees referred to in this document and not as your agent. Each of our Licensees acts for itself when we provide the authorised financial services on its behalf.

Further information on our relationship with each of our Licensees is set out in the following pages.

**Our Products at a Glance**

<b>What products are we authorised to provide?</b>	<b>Our authorising licensee(s)</b>	<b>Commission Payable (% of premiums paid ,net of tax, govt charges)</b>
Farm Insurance (incl PI)	CGU	Up to 25%
Home buildings insurance	CGU	Up to 25%
Home contents insurance	CGU	Up to 25%
Landlord Insurance	CGU	Up to 25%
Motor vehicle insurance	CGU	Up to 10%
Personal and domestic property insurance	CGU	Up to 25%
Sickness and accident insurance	CGU	Up to 20%
Strata Insurance	CGU	Up to 25%
Travel insurance	CGU	Up to 20%

Who is the licensee?	<b>CGU Insurance Limited (CGU)</b> <b>AFS License No: 238291</b> We will generally refer to them as Insurer.
How do you contact them?	Phone: 1300 781 780 Address: Level 4, CGU Centre, 485 La Trobe Street, Melbourne, VIC, 3000
Authorised Financial Services	On behalf of the Insurer and in accordance with the terms of our agreement with them, we are authorised to do the following.  We are authorised to provide these services under a binder authority we have with the Insurer.  arrange for the application for, acquisition, issue, variation or disposal of the financial products listed in this Part 2. There is no binding authority which means that only the product issuer can agree to issue, vary or dispose of these products.  We are authorised to provide financial product advice (general and personal) in relation to the financial products listed in this Part 2.
Associations or Relationships	CGU Insurance Limited acts for itself when we provide the authorised financial services on its behalf.
Commission	(nil)