

Financial Services Guide

Part 1

Affinia Financial Advisers Limited
ABN 13 085 335 397 AFSL No. 237857
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t 1300 AFFINIA (1300 233 4642)
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This Financial Services Guide (FSG) comes in two parts, this document which is Part 1, and Part 2, the Adviser Profile.

Date of issue: 1 July 2013



Backed by **TAL**

About Affinia

Affinia Financial Advisers Limited (Affinia) is a wholly owned subsidiary within the TAL Group of companies whose ultimate holding company is TAL Dai-ichi Life Australia Pty Limited (ABN 97 150 070 483) (TAL). Affinia is a related corporation of TAL Life Limited (ABN 70 050 109 450) the life insurance provider; and of TAL Superannuation Limited (ABN 69 003 059 407) the superannuation provider within the TAL Group. Affinia's Australian Financial Services Licence (AFSL) Number is 237857 and this commenced on 19 January 2004.

Affinia is a Corporate Member of the Association of Financial Advisers Ltd (AFA) and actively supports the AFA Code of Ethics and Professional Conduct.

About this guide

This Financial Services Guide (FSG) contains important information about the financial services available to you. Affinia holds an AFSL, under which your Adviser operates as an authorised representative. This FSG outlines the services that both your Adviser and Affinia offer you, and aims to assist you in deciding whether to use the services available to you. It contains information including:

- the financial services available
- how your Adviser and Affinia are paid
- any potential conflicts of interest, and
- dispute resolution procedures if you have a complaint.

When you receive personal financial advice your Adviser will provide you with a Statement of Advice (SOA). This contains details of the advice provided, the basis on which it was given and information about fees, commissions and associations which may reasonably be expected to be capable of influencing the provision of the advice. However, your Adviser has an overriding obligation to act in your best interests.

If your Adviser provides you additional advice, and that further advice is related to what was included in your previous SOA (and is not provided to you in writing), you may request a copy of the record of that further advice at any time up to seven years from the date your Adviser gave that further advice to you. You can request the Record of Advice by contacting your Adviser or Affinia.

In some circumstances your Adviser will provide general financial product advice. In these situations your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs and, in these circumstances, you will not be provided with an SOA.

When you receive personal or general advice to acquire a particular financial product, your Adviser will provide you with a Product Disclosure Statement (PDS). This contains information about a particular product and will assist you in making an informed decision about that product.

If you ask to purchase a specific product you will be provided with the appropriate PDS.

This FSG has been authorised for use by Affinia.

Your Adviser

Your Adviser is an authorised representative of Affinia Financial Advisers Limited. They will be acting on behalf of Affinia when they recommend financial products to you. Affinia is responsible for any of the financial services provided, including the distribution of this FSG. You should also receive Part 2 of this FSG, the Adviser Profile, with this Part 1 of the FSG. Part 2 provides more detailed information about your Adviser.

Advisory services

Affinia is authorised to provide financial product advice and deal in the following areas:

- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance – Risk
- Life Insurance – Investments
- Managed Investment Schemes (including Investor Directed Portfolio Services)
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facility
- Superannuation

The Adviser Profile sets out which of these financial services your Adviser is authorised to provide as an authorised representative of Affinia.

Affinia may also provide the following advisory services:

- Financial Advisory Services
- Financial Planning
- Superannuation Rollover Advice
- Investment Advice
- Social Security Advice
- Succession Planning
- Savings Plans
- Portfolio Reviews

A financial product will only be recommended to you after it is considered suitable for your individual needs, objectives and financial circumstances.

Affinia also has access to specialist advice on tax and estate planning. Where required, these specialist areas of advice will be provided only by referral. Whether you use the specialist referred to you, or a professional that you currently have an involvement with, they will be responsible for the advice provided to you.

If you require advice on a wider range of products or complex issues you may be referred to another financial services provider.

Your Adviser's responsibilities to you

Your Adviser will:

- where personal advice is given, act in your best interests and only provide personal advice that they reasonably consider is appropriate, having regard to your personal circumstances
- where personal advice is given, give priority to your interests if a conflict exists between your interests and the interests of your Adviser, Affinia or an associate of these
- generally only advise within Affinia's approved product list
- deal if directed but only with your approval
- take instructions from you
- subject to any registration rules which may be applicable, consider but not advise on tax issues, and
- not ask you to sign blank documents.

Your responsibilities to your Adviser

It is expected that you will:

- when you are seeking personal advice, tell your Adviser about your personal objectives, current financial situation and any other relevant information so they can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation
- where required, provide your Adviser with complete and accurate information
- update your Adviser as required with any changes in your personal situation
- not sign blank forms
- carefully consider their advice when making decisions about financial products, and
- carefully consider the implications or risk associated with any recommendations in your SOA before making a decision relating to a financial product.

Your information and privacy

Your Adviser will maintain a record of your personal profile including details of your objectives, financial situation and needs. They will also maintain records of any recommendations made to you. If you wish to review your file please contact them.

The way in which your information is collected, used and disclosed is explained in the Affinia Privacy Policy. You can access this at www.affinia.com.au or by contacting Affinia. The accuracy of the information you provide is important. If you think any information held is incorrect, please let your Adviser know.

Information relating to your right to privacy is available at the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

Fees and commissions

There are various ways payment is received and distributed by your Adviser and their associates for the services provided. You may either be charged a set fee, an hourly rate or your Adviser and their associates may receive commissions directly from the financial product issuer whose products are recommended to you.

Part 2 of this FSG, the Adviser Profile, contains further information detailing fees and commissions as well as other benefits your Adviser and their associates may receive for the services they provide.

Affinia or its Advisers may be entitled to receive partnership payments from product issuers, including TAL. This may be by way of additional commission (including amounts additional to the rates of commission disclosed in Part 2 of this FSG), a rebate of some or all of the fees that your Adviser pays to Affinia, or other payments and may depend on the volume of business Affinia and its Advisers collectively or individually place with a product issuer.

Affinia may have these types of arrangements in place with any product issuers on its approved product list (APL). A copy of Affinia's APL is available on request from your Adviser or Affinia.

Your SOA outlines the specific amount of any initial and ongoing commissions, fees, charges and other benefits that are paid to any person as a result of the financial products or services you obtain. It will also explain how the commissions, fees, charges and other benefits are calculated.

If your Adviser only provides general advice, you can request further details about how remuneration is calculated, provided you do so within a reasonable time after receiving this FSG and before you receive a financial service.

If your Adviser recommends a financial product, the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This is fully explained in the relevant PDS.

If you have an ongoing fee arrangement with your Adviser you will be sent a Fee Disclosure Statement (FDS) annually. The FDS notes the services you were entitled to receive, the services you actually received and the fees you paid for those services in the previous 12 months.

An ongoing fee arrangement is an arrangement under which you are charged an ongoing fee during a period of more than 12 months for personal advice (but does not include commissions paid to Advisers).

If you are a new client and you have entered into an ongoing fee arrangement with your Adviser, you will also be sent an opt-in renewal notice every two years. This will contain information about how you can elect to renew the ongoing fee arrangement or, if you do not elect to do so, when the arrangement will end.

If personal advice is provided, when you are happy with the recommendations and information in your SOA, you need to authorise your Adviser to implement the recommendations by signing it.

Referrals

If you are referred to your Adviser or Affinia by someone else, and they are paid a fee or commission for that referral, your SOA will show the amount of that fee or commission, or you can request this information from your Adviser.

Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Affinia has a number of obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth). These obligations may require us to carry out procedures to identify you and to verify the identification information provided.

We may not be able to provide our services until we receive all required information. Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations also stipulate that we need to report certain information about our clients to relevant authorities, including the Australian Transaction Reports and Analysis Centre (AUSTRAC). Where such reporting has taken place, we may be prevented by this legislation from telling you.

Where legally permitted or obliged to do so, we may disclose that information to regulatory or law enforcement agencies, to our related bodies or to other third parties.

The AUSTRAC website at www.austrac.gov.au provides information relating to the Anti-Money Laundering and Counter-Terrorism Financing legislation and regulations.

We will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that we are required by law to delay, block, freeze or refuse to process a transaction.

Professional indemnity

As a subsidiary of TAL, Affinia, its employees and its representatives are indemnified under Professional Indemnity Insurance secured by TAL. That insurance covers work done for Affinia, by its representatives and employees. These arrangements satisfy the compensation requirements for an AFS licensee under section 912B of the Corporations Act.

If you have a complaint

Firstly, contact your Adviser and discuss your complaint. Their contact details are provided in Part 2 of this FSG, the Adviser Profile.

If you are unable to resolve the issue to your satisfaction with your Adviser within three working days please contact Affinia using the details below.

National Manager - Advice
Affinia Financial Advisers Limited
GPO Box 5380 Sydney NSW 2001
t 1300 AFFINIA (1300 233 4642)
e hello@affinia.com.au

Affinia will aim to resolve your complaint quickly and fairly within 45 days (or 90 days in cases where we have notified you that we require 90 days to resolve your complaint and you have agreed).

If the complaint cannot be resolved to your satisfaction then you have the right to refer your matter to the Financial Ombudsman Service of which Affinia is a member.

This is an external independent body which offers a free and accessible dispute resolution service to clients who have been unable to resolve their complaint with their financial institution. Affinia is bound by decisions made by the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted using the details below.

Financial Ombudsman Service
GPO Box 3 Melbourne VIC 3001
t 1300 780 808
f 02 9613 6399
e info@fos.org.au
w www.fos.org.au

Further enquiries

If you have any further questions about the financial services outlined in this FSG, please contact your Adviser in the first instance. Alternatively, you can contact Affinia on 1300 AFFINIA (1300 233 4642).

Please retain this document for your reference and any future dealings with your Adviser or Affinia.



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Part 2 – Adviser Profile

Prepared on 5 August 2013

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Andrew Grover
Business name	Start Finance Services Pty Limited
Address	Suite 208, 10 – 14 Market Lane, Rouse Hill NSW 2155
Postal address	PO Box 6537, Rouse Hill Town Centre NSW 2155
Telephone	1300 768 491
Facsimile	1300 768 492
Email	info@startfinance.com.au
Website	www.startincomeprotection.com.au; www.startlifeinsurance.com.au

Start Finance Services Pty Limited (Rep No. 423456) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited AFSL No. 237857. The contact details of Start Finance Services Pty Limited are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 423455

How to provide me your instructions

Qualifications

- Statement of Attainment – Australian Industry Essentials & Financial Advice Fundamentals
- Statement of Attainment – Life Insurance
- Statement of Attainment – Superannuation

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone, fax or email. Please refer to my contact details above.

My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Superannuation

General Advice

I am authorised to provide both personal financial product advice and general financial product advice. Where I provide you with general financial product advice, I am required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. When I provide you with general financial product advice, it will only be in relation to specific superannuation and life insurance products. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Fees and commissions paid to Affinia

Initial commissions paid to Affinia

Affinia receives initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the funds you invest and/or the premium paid by you. The commission is deducted from the amount invested and/or premium paid when you purchase the product.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions are deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns. In some cases, they may be deducted from your investment or the premium you pay.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance Investments, Superannuation, IDPS products: between 0% - 3% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the "ongoing" commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

Fees and Charges

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation/s to you will be detailed in your *Statement of Advice* document.

How my associates and I are remunerated

When Affinia receives either a fee, or an initial or ongoing commission as a result of a recommendation I have made to you, Start Finance Services Pty Limited is paid 100% of the commission and fees paid to Affinia.

I am a shareholder of Start Finance Services Pty Limited. Start Finance Services Pty Limited pays me a salary from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

Financial Services Guide



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Part 2 – Adviser Profile

Prepared on 5 August 2013

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Menahil Malik
Business name	Start Finance Services Pty Limited
Address	Suite 208, 10 – 14 Market Lane, Rouse Hill NSW 2155
Postal address	PO Box 6537, Rouse Hill Town Centre NSW 2155
Telephone	1300 768 491
Facsimile	1300 768 492
Email	mena@startfinance.com.au

Start Finance Services Pty Limited (Rep No. 423456) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited AFSL No. 237857. The contact details of Start Finance Services Pty Limited are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf

Authorised Representative Number: 443138

Qualifications

- Statement of Attainment - Life Insurance

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone, fax or email. Please refer to my contact details above.

My services

General Advice

I am authorised to provide general financial product advice. Where I provide you with general financial product advice, I am required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. You will receive a General Advice Transaction Form. When I provide you with general financial product advice, it will only be in relation to life insurance products outside of superannuation. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Fees and commissions paid to Affinia

Initial commissions paid to Affinia

Affinia receives initial commission from the product providers if you decide to purchase a product for which I have given you general advice. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is deducted from the premium paid when you purchase the product.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if you purchase an insurance product and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

How my associates and I are remunerated

When Affinia receives either a fee, or an initial or ongoing commission as a result of the general advice I have given you, Start Finance Services Pty Limited is paid 100% of the commission and fees paid to Affinia.

I am an employee of Start Finance Services Pty Limited. Start Finance Services Pty Limited pays me a salary from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

Financial Services Guide



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Part 2 – Adviser Profile

Prepared on 5 August 2013

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This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Dulagi Mitri
Business name	Start Finance Services Pty Limited
Address	Suite 208, 10 – 14 Market Lane, Rouse Hill NSW 2155
Postal address	PO Box 6537, Rouse Hill Town Centre NSW 2155
Telephone	1300 768 491
Facsimile	1300 768 492
Email	didi@startfinance.com.au

Start Finance Services Pty Limited (Rep No. 423456) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited AFSL No. 237857. The contact details of Start Finance Services Pty Limited are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf

Authorised Representative Number: 443139

Qualifications

- Statement of Attainment - Life Insurance

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone, fax or email. Please refer to my contact details above.

My services

General Advice

I am authorised to provide general financial product advice. Where I provide you with general financial product advice, I am required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. You will receive a General Advice Transaction Form. When I provide you with general financial product advice, it will only be in relation to life insurance products outside of superannuation. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Fees and commissions paid to Affinia

Initial commissions paid to Affinia

Affinia receives initial commission from the product providers if you decide to purchase a product for which I have given you general advice. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is deducted from the premium paid when you purchase the product.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if you purchase an insurance product and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

How my associates and I are remunerated

When Affinia receives either a fee, or an initial or ongoing commission as a result of the general advice I have given you, Start Finance Services Pty Limited is paid 100% of the commission and fees paid to Affinia.

I am an employee of Start Finance Services Pty Limited. Start Finance Services Pty Limited pays me a salary from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

Financial Services Guide



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Part 2 – Adviser Profile

Prepared on 04 December 2013

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This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Hope Boland
Company name	Start Finance Services Pty Limited
Address	Suite 208, 10 – 14 Market Lane, Rouse Hill NSW 2155
Postal address	PO Box 6537, Rouse Hill Town Centre NSW 2155
Telephone	1300 768 491
Facsimile	1300 768 492
Email	hope@startfinance.com.au

Start Finance Services Pty Limited (Rep No. 423456) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited AFSL No. 237857. The contact details of Start Finance Services Pty Limited are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 449413

Qualifications

- Statement of Attainment - Life Insurance

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone, fax or email. Please refer to my contact details above.

My services

General Advice

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Fees and commissions paid to Affinia

Initial commissions paid to Affinia

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Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, where permitted by law, are calculated as follows:

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How my associates and I are remunerated

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My details

Name	Tara Boland
Company name	Start Finance Services Pty Limited
Address	Suite 208, 10 – 14 Market Lane, Rouse Hill NSW 2155
Postal address	PO Box 6537, Rouse Hill Town Centre NSW 2155
Telephone	1300 768 491
Facsimile	1300 768 492
Email	tara@startfinance.com.au

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Authorised Representative Number: 449413

Qualifications

- Statement of Attainment - Life Insurance

How to provide me your instructions

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My services

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- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

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How my associates and I are remunerated

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Part 2 – Adviser Profile

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This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Jeyda Ispirto
Company name	Start Finance Services Pty Limited
Address	Suite 208, 10 – 14 Market Lane, Rouse Hill NSW 2155
Postal address	PO Box 6537, Rouse Hill Town Centre NSW 2155
Telephone	1300 768 491
Facsimile	1300 768 492
Email	jeyda@startfinance.com.au

Start Finance Services Pty Limited (Rep No. 423456) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited AFSL No. 237857. The contact details of Start Finance Services Pty Limited are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 449413

Qualifications

- Statement of Attainment - Life Insurance

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone, fax or email. Please refer to my contact details above.

My services

General Advice

I am authorised to provide general financial product advice. Where I provide you with general financial product advice, I am required to provide a warning that the advice does not take into account your personal circumstances and you will not be provided with a Statement of Advice. You will receive a General Advice Transaction Form. When I provide you with general financial product advice, it will only be in relation to life insurance products outside of superannuation. You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Fees and commissions paid to Affinia

Initial commissions paid to Affinia

Affinia receives initial commission from the product providers if you decide to purchase a product for which I have given you general advice. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is deducted from the premium paid when you purchase the product.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 130% (GST inclusive) of the premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if you purchase an insurance product and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

How my associates and I are remunerated

When Affinia receives either a fee, or an initial or ongoing commission as a result of the general advice I have given you, Start Finance Services Pty Limited is paid 100% of the commission and fees paid to Affinia.

I am an employee of Start Finance Services Pty Limited. Start Finance Services Pty Limited pays me a salary from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.