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Purpose of this Financial Services Guide (FSG)

The purpose of this FSG is to assist you in deciding whether to use any of the financial services we offer. After reading this FSG, you will know:

- Who we are and how to contact us
- What financial services can be provided to you and how these services will be provided to you
- How we (and any other relevant persons) may be remunerated
- Whether any relevant associations or relationships exist that may influence our advice
- How we maintain your personal information
- How to access our internal and external complaints handling arrangements.

Bombora Advice has authorised your Adviser to distribute this FSG.

About Bombora Advice
Bombora Advice Pty Ltd (ABN 40 156 250 565) (“Bombora Advice”) is an Australian Financial Services Licensee, Licence No 439065

The Bombora Advice Head Office is located at:
Level 2 406 Collins Street
Melbourne VIC 3000
Ph: 1300 653 097
Fax: (03) 9602 4243

As an AFSL, Bombora Advice appoints Authorised Representatives to act on its behalf for the provision of advice and certain financial services. Bombora Advice is therefore responsible for that advice and those financial services provided by its Authorised Representatives.
Your Adviser

Complete Risk Analysis Pty Ltd (CRA)
ABN 74 083 191 137, is a Corporate Authorised
Representative of Bombora Advice Pty Ltd
Authorised Representative number 242439.

Business Address:
Level 2
406 Collins Street
Melbourne VIC 3000

Postal Address:
PO Box 16000
Collins Street West VIC 8007

Telephone: (03) 9602 2710
Facsimile: (03) 9602 4243
Email: cra.admin@craustralia.com.au
Your Adviser

The individual advisers appointed by CRA and authorised by Bombora Advice who will provide the advice and financial service are:

**Glenn Kerr**, Authorised Representative No 242275
Glenn has over 20 years experience in the insurance industry. He is the founding partner of CRA, risk insurance specialists, which was established in 1998. Glenn holds an Advanced Diploma of Financial Services (Financial Planning).

**Antoinette (Nettie) Handley**, Authorised Representative No 295854
Nettie has over 20 years experience in the insurance industry, in both life and adviser offices. Nettie is a partner in CRA and holds a Masters Degree in Information Management and Systems and a Diploma of Financial Services (Financial Planning).

**Frank Avitabile**, Authorised Representative No 300696
Frank has over 30 years experience in the insurance industry, including roles in senior management with a major insurance provider and 10 years as owner/manager of his own risk insurance advisory firm. Frank holds a Diploma of Financial Services (Financial Planning).

**David Morgan**, Authorised Representative No 305191
David has over 30 years experience in the financial services industry, and in particular in the area of personal and business risk protection. He holds an Advanced Diploma of Financial Services (Financial Planning).

**Nicholas Brian**, Authorised Representative No 326404
Nicholas has over 15 years experience in the financial services industry in both Melbourne and Sydney. He holds an Advanced Diploma of Financial Services (Financial Planning) and a Bachelor of Arts degree and is a Chartered Financial Practitioner.

**Mike Gilbertson**, Authorised Representative No 242303
Mike has over 30 years experience as a financial adviser specialising in personal and business risk insurance. For the past 15 years he has concentrated on advising legal firms and lawyers. He holds a Diploma of Financial Services (Financial Planning) and is a Certified Financial Planner (CFP).

**Leonard Sack**, Authorised Representative No 457303
Leonard has over 20 years experience in the Life Insurance industry. He has worked for major Life companies both in South Africa and Australia. He holds a Bachelor of Arts, Bachelor of Laws and Diploma in Financial Services (Financial Planning).
What kinds of advice and financial products and services can CRA provide?

Your Adviser is authorised by Bombora Advice to provide personal financial product advice to wholesale and retail clients in relation to Life Products, including life risk insurance products and investment life insurance products, only.

Your Adviser can only provide advice on Life Products where they appear on the Bombora Advice Approved Product List. This Approved Product List includes a large range of financial products for which the appropriate research and analysis has been undertaken.

An Authorised Representative of Bombora Advice Pty Ltd cannot advise you on, or influence you in favour of, a financial product which:

- Is not on the Approved Product List; or
- Is not a product or service that the individual adviser has been authorised to provide advice on.

Please be aware that Bombora Advice is not responsible where an Adviser provides any products or services to you which are outside of their area of authorisation.

You should ask your Adviser to specifically confirm that the product or service they are advising you about does not fall within one of the above exclusions. This should be undertaken prior to acting on any recommendation.

You are entitled to receive a Statement of Advice whenever we provide you with personal advice. These documents will:

- Explain the advice and the basis of the advice
- Provide information about our remuneration (including commissions), and
- Disclose any associations or relationships that could potentially influence us in providing the advice.

Any ongoing personal advice that we may provide will be documented in further Statements of Advice.

Copies of advice documents will be retained on your client file. You may ask for a copy of these documents at any time.

We will also provide you with, or explain how to access, a Product Disclosure Statement (PDS) issued by the product issuer for any financial product we recommend. The PDS contains information about the costs, benefits, risks and other features of the recommended financial product. You should read this information to enable you to make an informed decision prior to purchasing the recommended financial product.

Can you provide your Adviser with instructions?

You may provide your Adviser with specific instructions by letter, email, telephone, fax or other means (as previously agreed with your Adviser).
How are we paid and how will you pay for the service?

Your initial consultation is free. At this meeting your Adviser will explain the services available to you.

You may be charged an insurance Advice Fee that will be based on the complexity of your needs and the time spent on developing your recommendations. This cost will range from $500 upwards and may be offset against commissions received.

Remuneration and payment will be agreed before you become a client of CRA. The particulars of the fees and/or commissions and any other relevant remuneration benefits will be disclosed to you in a Statement of Advice, should we proceed to provide you with personal advice.

If we then arrange to purchase the insurance on your behalf, we will be paid for our services in the following manner:

All fees and/or commissions applicable to your advice are paid directly to Bombora Advice, and then a portion of these fees (between 90%-100%) are paid to CRA as the Corporate Authorised Representative. Your Adviser is paid a portion of this amount.

The insurance provider pays Bombora Advice an initial commission, which is a percentage of the value of the first-year premium (up to 130%). Should you renew your policy, the insurance provider pays a renewal commission to Bombora Advice as a percentage of the renewal premium amount (up to 33%). The Corporate Authorised Representative will receive a portion of the commission that Bombora Advice is paid.

For example, if the annual premium for a life insurance policy was $1,000, then the initial commission that may be paid could be up to $1,300, and the ongoing commission payable the following year could be up to $330.

Please note that, while the commissions are payable based on the premium you pay, the commissions are not an additional fee to you.

As stated earlier, the particulars of the fees, commissions and any other relevant remuneration benefits will be disclosed to you in a Statement of Advice, should you proceed with personal advice.
Other benefits which may be received as a result of services provided to you

Certain benefits may be received by Bombora Advice from product issuers and some of these benefits may be passed through to its Authorised Representatives. These benefits may include marketing support, education and professional development or software assistance.

Other products which could be recommended to you may provide benefits, and we are required to ensure that you have full details in relation to the relevant product recommended. This will be disclosed to you in our written advice containing our recommendations.

We maintain a public register outlining the forms of alternative remuneration that are payable to and by Bombora Advice where they exceed $300 in total. These are typically known as “soft dollar arrangements” and you should ask us about these, and ask to see our register, should you require more detailed information.

Bombora Advice may receive ‘financial sponsorship’ from some of the product providers listed on the Bombora Advice Approved Product List. Amounts may vary per product provider including GST.

Your Adviser does not share directly in the sponsorship payments, but may benefit indirectly through the provision of subsidised conference attendance and training costs. Your Adviser is not aware of which product issuers have provided support to Bombora Advice.

Your Adviser may also receive a range of other benefits from product providers such as marketing support or sponsorship, entertainment, conferences, accommodation and travel.

Do any relationships or associations exist which may influence the financial advice we provide?

As well as the payment arrangements detailed above, you should know about the following relationships:

• Bombora Advice is a member of the MLC Alliance Program. Under this program, MLC provides Bombora Advice with a range of back-office support services to assist Bombora Advice to run a professional business. From time to time, we may recommend that you purchase a financial product from MLC where we believe it is in your best interest.

• Where you have been referred to us, we may pay a referral commission to the referrer. Full details will be disclosed to you in your Statement of Advice.
How do we maintain information about you?

National Privacy Principles apply to the collection of personal or sensitive information. In effect, this means that information provided by you in the course of receiving financial planning services must be used only for the following purposes:

- To provide you with information, products or services that you might reasonably expect or request;
- To fully understand or anticipate your needs during our relationship;
- To manage rights and obligations under any laws applying to the services provided; or
- To conduct research, or planning and marketing, (which includes direct marketing), although you do have the right to specifically instruct that your details are not used for these purposes.

The type of information which will typically be requested will include significant details about your financial, taxation, health, employment and estate planning situation. This information may include details relating to your partner or other family members.

You are entitled to request access to your file for the purpose of reviewing and correcting the information held. However, you cannot access information where it would have an unreasonable impact upon the privacy of another person, or if the information is relevant to legal obligations or legal proceedings.

We will, from time to time, disclose information about you to our Authorised Representatives and to other professionals, insurance providers, superannuation trustees, product issuers and our service providers in connection with providing our services to you.

If your Adviser leaves Bombora Advice and commences to provide financial services under another Licensee, your information may be transferred to the new Licensee. You will be advised of any such transfer prior to it taking place.

You are entitled to obtain access to the information which we hold about you by contacting the General Manager Bombora Advice on 1300 653 097 or by writing to:

The General Manager
Bombora Advice Pty Ltd
Level 2 406 Collins Street
Melbourne VIC 3000

For more information regarding our collection, use, storage and disclosure of your personal information, the Bombora Advice Privacy Policy can be accessed at www.bomboraadvice.com.au.
How can you access Bombora’s complaints-handling arrangements?

Bombora Advice is a member of the Financial Ombudsman Service (FOS).

If you have a complaint regarding the financial advice provided to you, you should speak to your Adviser about your concerns, firstly.

If, after speaking to your Adviser, your complaint is not resolved within three (3) business days, please put your complaint in writing and send it to:

The General Manager
Bombora Advice Pty Ltd
Level 2 406 Collins Street
Melbourne VIC 3000

Please mark your envelope Notice of Complaint.

Whilst every endeavour will be made to resolve the matter promptly and impartially, if you are not satisfied with how your complaint has been handled, you can elect to refer the matter, free of charge, to the FOS.

FOS can be contacted on 1300 780 808. You can also write to:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

Alternatively, other matters can be referred to the industry regulator, the Australian Securities and Investments Commission (ASIC) on free-call 1300 300 630 or visit the website www.asic.gov.au

Professional Indemnity Insurance

Bombora Advice has Professional Indemnity Insurance in place to cover all of its Corporate Authorised Representatives and Authorised Representatives for liability arising from the financial services and advice we provide. This includes claims relating to the conduct of representatives who are no longer authorised by Bombora Advice, but were at the time of the relevant conduct.