

Financial Services Guide

Issued: 1 January 2012

In this Financial Services Guide (FSG), '*we*', '*our*', '*us*' or '**AEGON**' means AEGON Direct & Affinity Marketing Services Australia Pty Ltd (ABN 35 082 524 785) with Australian financial services licence (AFSL) No. 236657.

AEGON specialises in the marketing and distribution of life risk insurance products. We are authorised to develop direct marketing programs and arrange for the sale of life risk insurance products to retail customers.

CommInsure is a registered business name of The Colonial Mutual Life Assurance Society Limited (ABN 12 004 021 809, AFSL 235035 (CMLA)). CMLA is a wholly owned non-guaranteed subsidiary of the Commonwealth Bank of Australia (ABN 48 123 123 124) ('Bank') and is referred to in this document as CommInsure.

INFORMATION ABOUT THIS GUIDE

This FSG assists you in making an informed decision about whether to use our service.

It contains information about:

- who we are
- how we can be contacted
- what services we can provide to you
- how we and our representatives are remunerated
- details of any associations that may influence the services we provide to you
- details of how to make a complaint

This FSG contains only general information about the services we provide. If you require further information, please ask us.

PRODUCTS AND SERVICES

We are authorised by the terms of our AFSL to provide you with general financial product advice and to deal in life risk insurance products. Our representatives have the same authorisations that we do and act on our behalf when providing services to you.

We cannot, nor can our representatives, provide you with personal financial product advice and cannot tell you whether this product is appropriate for you specifically. You should consider whether the product meets your own objectives and financial situation, and read the Product Disclosure Statement before making a decision.

We have been authorised under a binder agreement with Commlnsure to arrange for life risk insurance to be issued on behalf of Commlnsure to the Bank's customers.

This binder means that we have authority on behalf of Commlnsure to inform you if you have life risk insurance cover and when that cover commences. However, we do not have authority to deal with or settle any claims against Commlnsure.

We also provide certain marketing and administrative services to those customers who acquire a Commlnsure life risk product and arrange for the promotion and sale of Commlnsure life risk insurance products. When as part of providing services we provide financial services we do so under our AFSL.

HOW YOU CAN INSTRUCT US

If you want to provide us with instructions in relation to the financial services we offer, contact us on 1300 305 515.

REMUNERATION, COMMISSION, FEES OR OTHER BENEFITS

CommInsure, as the insurance company, receives the premium that you pay for the products. AEGON and our authorised representatives are remunerated according to the table below. If you would like any further information about remuneration please contact us.

SERVICES PROVIDED	SERVICE PROVIDER	AMOUNT
Marketing, Administration and Telemarketing	AEGON Direct & Affinity Marketing Services Australia Pty Ltd	5.5%
	Employees of AEGON Direct & Affinity Marketing Services Australia Pty Ltd	AEGON employees are paid an hourly rate or annual salary by AEGON and may also receive benefits such as monetary and non monetary bonuses from AEGON if specified sales based performance targets are achieved. These bonuses do not affect your premium.

SERVICES PROVIDED	SERVICE PROVIDER	AMOUNT
<p>Telemarketing</p>	<p>Service Stream Solutions Pty Ltd of Level 1, 600 Collins Street, Melbourne VIC 3000 (Authorised Representative No. 320143)*</p>	<p>The corporate authorised representative is remunerated by AEGON by an hourly rate and/ or according to performance based factors including the volume and monthly premium of insurance products issued as a result of each telemarketing campaign.</p> <p>Telemarketing staff (individual authorised representatives) may also receive benefits such as monetary and non monetary bonuses from AEGON if specified sales based performance targets are achieved.</p> <p>These bonuses do not affect your premium.</p>

*This company has been appointed by AEGON as its Corporate Authorised Representative to assist AEGON in providing financial services under its Australian Financial Services Licence (AFSL).

WHAT TO DO IF YOU HAVE AN ENQUIRY OR COMPLAINT

It is our aim to provide you with the highest level of customer service and will ensure any enquiries or complaints are attended to promptly. If you have any complaints about the service provided to you, you should contact:

The Complaints Officer

AEGON Direct & Affinity Marketing Services Australia
PO Box H63, Australia Square, Sydney NSW 1215
Phone: 1300 305 515

If you are not satisfied with our response to your complaint, or we do not resolve your complaint within 45 days, you can contact the Financial Ombudsman Service Limited (FOS). FOS is a free, independent dispute resolution service and can be contacted as follows:

The Manager

Financial Ombudsman Service Limited
GPO Box 3, Melbourne VIC 3001
Phone: 1300 780 808 Fax: 03 9613 6399
Website: www.fos.org.au

HOW TO CONTACT US

You can contact us by:

- phone: **1300 305 515**
- post: **The Customer Service Manager**
AEGON Direct & Affinity Marketing Services Australia
PO Box H63, Australia Square, Sydney NSW 1215

YOUR PRIVACY

We aim to protect and maintain the privacy, accuracy and security of any information you give us. Any information you do give us will be used to establish and administer an insurance policy for you. If you do not consent to our collecting your information, we will be unable to provide you with any services. We may also use this information to contact you for marketing and research purposes and for providing other products and services to you. If you do not want your information to be used for these purposes, please let us know.

We may disclose your personal information to related companies, business partners, service providers and to third parties (who may be overseas). We will only do this where we are allowed or required to by law, or where you have given your consent. If at any time you want to access your personal information, please call us.

Our Privacy Policy explains in greater detail our commitment to protecting your personal information.

For a copy of our Privacy Policy please contact us.

