



Life insurance - made easy

Financial Services Guide

The financial services referred to in this guide are provided by Real Insurance (Real).

Real Insurance

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Real Insurance is a trading name of Hollard Financial Services ABN 53 128 692 884 an authorised representative of The Hollard Insurance Company Pty Ltd AFSL 241436.

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About this Financial Services Guide

This Financial Services Guide (FSG) is an important document designed to help you make an informed decision about whether to use the services we provide in relation to Real life insurance products.

It tells you who we are, how you can contact us, the services we provide, who we act for, the remuneration we and other relevant persons may receive for our services and how complaints are dealt with.

To assist in your decision whether to purchase a life insurance product, we will provide you with a Product Disclosure Statement (PDS). The PDS includes the benefits, risks and features of the product to help you make an informed decision about whether to purchase the product.

Our services

Real Insurance is a trading name of Hollard Financial Services (HFS) ABN 53 128 692 884 an authorised representative of The Hollard Insurance Company Pty Ltd (Hollard). Hollard is an Australian Financial Services Licensee AFSL 241436. Hollard is authorised under this licence to advise and deal in relation to life risk and general insurance products. Hollard, through its trading name Real Insurance, arranges for the issue of the life insurance products under this licence.

The life insurance products are issued by Hannover Life Re of Australasia Ltd (Hannover) ABN 37 062 395 484. Real Insurance has an arrangement with Hannover that enables Real Insurance to provide life insurance products directly to you. We do not act on your behalf in providing any of our services.

This FSG only details our services provided in relation to life insurance products. If you are interested in our general insurance services please contact us on 131 724.

When you apply for life insurance products, we tell you about the product and collect certain information from you to allow the insurer to determine whether to issue it.

Whilst we recommend the life insurance products generally, in making this general recommendation, we do not consider whether it is appropriate for your personal objectives, financial situation or needs as we do not act on your behalf. As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your personal circumstances before buying.

You need to read the PDS and any other relevant policy documentation to determine if the product is right for you. If you require personal advice you need to obtain the services of a suitably qualified adviser.

How are we and other relevant persons paid for the services provided?

Where you buy a life insurance product from us you must pay the premium payable to the insurer for the product. We agree with you on the amount before you purchase the product.

For any Policy or optional covers arranged by Real, the insurer may pay Real, depending on the product you purchase, a maximum amount ranging from sixty six to ninety eight percent of each premium payable in the first year, reducing in subsequent years. This is used to cover the costs of marketing, distributing and administering this product, and it is included in the premium you pay and does not cost you extra.

Our representatives are our own staff, or management who are authorised to provide general advice and deal in relation to the life insurance products. Our representatives are paid salaries and may also qualify for extra remuneration depending on performance criteria which can include volume of sales.

How can I give you instructions about my financial products?

Simply call 1300 36 7325 (weekdays between 8:00am and 7:00pm EST) and one of our telephone consultants can assist you in completing your application over the phone.

How is my personal information dealt with?

The privacy of your personal information is important to us and we are committed to ensuring privacy and security of your personal information. If you would like a copy of our privacy policy, please contact us or download a copy from reallifecover.com.au

What do I do if I have a query or complaint?

We welcome every opportunity to resolve any concerns you may have with our products or service. In the first instance you should call Real Insurance on 1300 36 7325. If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution Committee at:

Dispute Resolution Manager
PO BOX R1785
Royal Exchange NSW 1225

Your concern will be investigated by an officer with full authority to deal with the concern and you will be informed in writing of the outcome. If your concern still remains unresolved to your satisfaction, we will assist you in directing your issue for further review to an external review scheme to which we belong.

How to contact us

If you would like to obtain further information, provide us with instructions, or if you have any queries about the life insurance products and services we offer, please contact us by calling 1300 36 7325 or email mail@reallifecover.com.au

Please retain this document along with your PDS in a secure place for future reference.



Authorised for issue by:
The Hollard Insurance Company Pty Ltd

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