



FINANCIAL SERVICES GUIDE

Date Prepared: 12 January 2011

Important Information about this document

This document is a Financial Services Guide (“FSG”). In this FSG, “we”, “our” and “us” means the company described in this FSG as Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996 Authorised Representative No. 239591 (“Apia”).

This FSG has been prepared by Apia.

The purpose of this FSG is to set out information designed to assist you to decide whether you wish to use the services described in this FSG. It also sets out other information and details required by law to be included in a Financial Services Guide. For example this FSG contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered and information about how you may access our internal and external complaints resolution procedures.

The FSG contains only general information on the services offered.

This FSG does not relate to financial planning services or other types of personal financial product advice that can be provided by other Suncorp Group entities. These services are covered in separate FSGs.

Other disclosure documentation

Before deciding to acquire a financial product mentioned in this FSG, you should first obtain and read the **Product Disclosure Statement** which sets out the significant features of the financial product as well as other information and details required by law to be included in a Product Disclosure Statement. A Product Disclosure Statement for the applicable financial product may be sent to you by the issuer of the product or will be available on the Apia website.

Other key information is set out in answer to the questions below. If you need more information or clarification please ask us.

Questions and Answers

Q. Who do we act for?

A. Apia has been appointed as the corporate authorised representative of Suncorp Life & Superannuation Limited ABN 87 073 979 530 Australian Financial Services Licence Number 229880 (“SLSL”) to perform the financial services described in this FSG.

SLSL is the issuer and insurer of the Apia branded life insurance products available on the Apia website (‘the **Life Products**’). SLSL is an APRA regulated insurer. The distribution of this FSG has been authorised by SLSL. When we provide a financial service in relation to the Life Products, we only act on behalf of SLSL.

Both Apia and SLSL are members of the Suncorp Group of companies, which comprises Suncorp Metway Limited ABN 66 010 831 722 (Suncorp) and its related bodies corporate. Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group.

Suncorp does not guarantee and is not liable for the products issued by SLSL. The products issued by SLSL are not a bank deposit or other bank liability.

SLSL has professional indemnity insurance in place that complies with the requirements of section 912B of the Corporations Act.

Q. What Financial Services do we provide?

A. Apia is authorised by SLSL to issue the Life Products on SLSL's behalf to persons who successfully apply for a Life Product via the Apia website and APIA does not provide any financial services in respect of the Life Products over the phone.

It is important that you understand that in providing the financial services covered by this FSG, Apia **does not provide you financial product advice**, and you should consider obtaining independent advice before making any decisions about the Products.

Q. How do you contact us?

A. The financial services that Apia provides on behalf of SLSL are limited to those provided via the internet at www.apia.com.au and Apia does not provide any financial services in respect of the Life Products over the phone.

You can contact us by telephone on 13 50 50 or by:

Email: customerservice@apia.com.au

Mail: Apia
Level 1, 601 St Kilda Road,
Melbourne Vic 3004

However, all enquiries in relation to the Life Products should be directed to SLSL. Similarly, if you wish to vary, cancel or make a claim under a Life Product that you have purchased via the Apia website, you should contact SLSL.

You can contact SLSL by:

Phone: 1800 604 689
Fax: 1300 552 345
Email: suncorplife@suncorp.com.au
Website: suncorp.com.au/lifeprotect
Mail: Suncorp Life Customer Service
GPO Box 3950 Sydney NSW 2000

Q. Do we get paid for the service we provide?

A. Apia receives no remuneration for the provision of the financial service described in this FSG.

SLSL receives insurance premiums, including any applicable government charges and administration fees for the Life Products it issues.

Suncorp Group employees receive salaries, bonuses and other benefits from the Suncorp Group. Suncorp Group staff do not receive specific payments or commissions directly linked to any financial service like advice they may provide or any Life Product you purchase.

Q. How do I lodge a complaint or notify of a dispute?

A. If you have a complaint concerning the financial services provided by us described in this FSG, please tell the people who provided your initial service. Or you can contact Suncorp's Customer Relations Unit by:

- phone on 1800 689 762 (free call*)
- fax on 1300 767 337
- email to customer.relations@suncorp.com.au
- writing to us at Reply Paid 1453
 Suncorp Customer Relations Unit (RE058)
 GPO Box 1453
 Brisbane QLD 4001.

*A higher charge may apply for public telephones and mobile phones.

They will try to settle your complaint within 1 working day. If they can't do this, they will tell you within 5 working days that they have received your complaint and will try to settle it within 45 days. For more information on Suncorp's complaints handling process, please contact them on the details above.

If you are dissatisfied with their decision or the way they handled your complaint or dispute, you can also contact the Financial Ombudsman Service Limited (ABN 67 131 124 448) (FOS).

FOS is an external dispute resolution scheme that provides free services to customers and is a totally independent and impartial body who will deal with your complaint directly or follow up the matter on your behalf in accordance with its applicable terms of reference.

You can contact FOS by:

- phoning 1300 780 808 (for the cost of a local call*) or 03 9613 7366
- writing to Financial Ombudsman Service Limited
 GPO Box 3
 MELBOURNE VIC 3001
- faxing 03 9613 6399
- visiting www.fos.org.au
- emailing info@fos.org.au

*A higher charge may apply for public telephones and mobile phone.