



INCOME
SHIELD

Financial Services Guide

Incomeshield.com.au



1300 904 624



This FSG is an important document that explains how we provide financial product services to you. You should read this FSG carefully before using our services. It is intended to give you sufficient information to decide whether to obtain financial services from us. Most of the content of this FSG is dictated by the Corporations Act and is mandatory under that law, so bear with us regarding its form and content.

Please feel free to contact us by telephone, e-mail or writing should this FSG be unclear or should you have any concerns about our services.

This FSG explains:

- who we are;
- how you can contact us;
- what documents you will receive from us;
- the financial services we provide;
- any potential conflicts of interest;
- our privacy policy;
- our internal dispute resolution procedures;
- our external dispute resolution procedures; and
- our compensation arrangements, i.e. our professional insurance arrangements.

About Incomeshield.com.au

Advizer Pty Ltd, trading as Incomeshield.com.au, is a corporate authorised representative of myonlineadvisers which holds Australian Financial Services Licence ('AFSL') Number 427484 and has authorised the creation of this Financial Services Guide or FSG.

Incomeshield.com.au may advise on:

- superannuation (including self-managed superannuation); and
- life insurances and other risk insurances;

The Corporations Act 2001 defines various financial products and regulates the way in which consumers can be advised about those products. Incomeshield.com.au has a list of approved financial products. This list of approved financial products is one of the longest of any financial planning service in Australia. Ask your Adviser if want a copy of our Approved Product List ("APL").

Product disclosure statements ("PDSs")

If we recommend a particular product we must provide you with a PDS for that product. The PDS contains the information needed for an informed decision about acquiring a product. The PDS detail costs and product fees including commissions, and is usually created by the financial institution providing the product.

Why Incomeshield.com.au

Incomeshield.com.au is not owned by any of the large banking or financial institutions and has a comprehensive approved product list covering the majority of Australia's major insurers, giving us the freedom to get the product that is right for your needs without influence from the product providers.

Getting to know you

We aim to provide advice that suits your circumstances and is generally appropriate and relevant to you. To do this we must first understand your financial situation, our advisers may ask questions about your goals and financial situation so we can provide advice on what is appropriate for you. The more information you provide the better our advice will be.

Delivery of advice

Once we have spoken and determined your situation, we may prepare a 'statement of advice' or "SOA". The SOA will be in writing and will be delivered via email so you can review it as soon as possible. Your SOA contains the information needed to understand our advice and the basis on which it is made. It includes information about:

- the specific advice;
- the reasons for the specific advice;
- any fees or commissions;
- any associations or relationships that may influence the advice;
- the implementation plan; and
- any other relevant matters.

We will also provide other documents as needed. These documents may include educational material or PDSs, as discussed above.

Record of advice

Once you have been provided with an SOA, further advice may be provided in a form known as a record of advice or "ROA", provided there has been no change in your personal circumstances or the basis of the advice set out in the SOA.

Retention of SOA and ROA

We retain all SOAs and ROAs for at least seven years and you may request a copy of the SOA or ROA at any time within that period. This request may be verbal or in writing. Our statement of advice will contain instructions on how the advice should be implemented. We will work with you to ensure that the advice is properly implemented.

Review of advice

Your personal insurance should be reviewed on an annual basis. You should contact us immediately if your circumstances change in any way, or if you believe for any reason our advice is not appropriate to you.

Our fees and other charges: who receives the fees?

Incomeshield.com.au pays a monthly fee to myonlineadvisers. In return Incomeshield.com.au retains all fees from the services provided to you. These fees are initially paid to myonlineadvisers, who passes them on to Incomeshield.com.au. myonlineadvisers receives all fees including commissions in its capacity as a trustee of a bare trust for Incomeshield.com.au and passes these fees on to Incomeshield.com.au as soon as practical after receipt and is not beneficially entitled to any of these fees.

Our fees and other charges: how are they calculated?

Incomeshield.com.au may receive commissions paid by a third party such as an insurer. These will vary according to your circumstances, but will generally be an amount up to 120% of the initial annual premium as an initial commission and up to 15% of the ongoing annual premium as a trailing commission. (For example, if the annual premium is \$1,000, your Adviser may receive \$1,200 in the first year and then \$150 each year thereafter). The fees in the initial and subsequent years will be shown in your statement of advice.

Your Adviser does not receive 'soft dollar' (i.e. non-cash) payments for amounts greater than \$100 from any third party. If any commissions are paid to a third party these fees will be detailed in your SOA.

Compensation arrangements

myonlineadvisers operates a compensation arrangement to compensate retail clients for losses connected to any breach of the Corporations Act or other law by your Adviser, myonlineadvisers or other relevant persons. These arrangements comprise comprehensive and extensive professional indemnity insurance. The insurance covers claims in relation to the conduct of former employees.

Privacy considerations

Your information is private and confidential and is not disclosed to any third parties unless required to do so under the law. Myonlineadvisers, Incomeshield.com.au and your adviser comply with the National Privacy Principles. If you are not satisfied with our approach to privacy you are entitled to contact the Office of the Privacy Commissioner who may investigate any complaints you may make.

No influential relationships

There are no relationships that will influence our advice to you in any way.

Dispute resolution

Incomeshield.com.au & myonlineadvisers provide a dispute resolution service to its clients. This obligation is a key tenet of the consumer protection principles of the Australian Financial Services Licensing system.

If you have a complaint about any services you should:

1. Contact us by telephone to explain your situation and your concerns. We will do everything possible to resolve your complaint promptly;
2. If this does not resolve your complaint, put your complaint in writing addressed to the Compliance Manager, myonlineadvisers, at PO Box 427, Fortitude Valley, Queensland, 4006 where it will be



objectively considered and discussed with you and your adviser with a view to being settled as soon as possible to your satisfaction; and

3. If your complaint is not resolved appropriately by myonlineadvisers, you can access our external dispute resolution scheme. myonlineadvisers is a member of the Financial Ombudsman Service (FOS). FOS can be contacted on 1300 780 808. This is a free service to complainants.

Any questions?

Please do not hesitate to contact us should you have any questions about our services and how your adviser, Incomeshield.com.au and myonlineadvisers can help you improve your financial position.

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