



A guide to our relationship with you and others

Financial Services Guide (FSG)

Date of Issue: 1 August 2019
Version Number: 6

**The financial services referred to in this guide are offered by:
Diversa Superannuation Services Limited**

Australian Financial Services Licence No 273321
ABN: 77 107 165 962
Postal Address: PO Box 3135, Willoughby North NSW 2068
Ph.: 02 9924 6599
E: admin@diversainsurance.com.au
W: www.diversainsurance.com.au

This guide contains important information about:

- the services we offer you and includes information to help you decide whether to use the financial services available through Diversa Superannuation Services Limited
- our relationships and associations with other financial product issuers
- fees and how we are paid
- your rights as a client, including if you have a complaint and how you can access them

When we recommend a particular financial product, we will make a Product Disclosure Statement (PDS) available to you as the financial product issuer. The PDS will assist you in making an informed decision about the product and whether to acquire it as it contains, among other things, product descriptions, risks, benefits, definitions, terms and conditions, fees and cooling-off rights.

Who is responsible for and the provider of the financial services given to me?

Diversa Superannuation Services Limited (Diversa) provides responsible entity, administration, financial product management and marketing services.

Diversa is a public company which has been issued with an Australian Financial Services Licence AFSL 273321.

The services we offer you

Under its AFS Licence, Diversa is authorised to:

A. Provide financial product advice on:

- life risk products;
- any products issued by a Registered Life Insurance Company backed by one or more of its statutory funds;
- superannuation.

B. Deal in the following classes of financial products:

- interests in its own managed investment scheme (Issuing, applying for, acquiring, varying or disposing of a financial product); and

(on behalf of another person):

- deposit and payment products - limited to basic deposit products;
- life products - limited to life risk insurance products as well as any products issued by a Registered Life Insurance Company backed by one or more of its statutory funds;
- superannuation.

C. Operate the following registered managed investment schemes in its capacity as responsible entity:

- Diversa Group Life Pool scheme (ARSN:149439841);
- Diversa Group Salary Continuance Pool scheme (ARSN: 149439681).

Our relationships and associations with other Financial Product issuers

Diversa uses the services of Hannover Life Re of Australasia Ltd (ABN 37 062 395 484) to insure the risks in the Diversa Group Life Pool scheme and the Diversa Group Salary Continuance Pool scheme.

Diversa has engaged The Trust Company (Australia) Limited (AFSL 235145, ABN 21 000 000 993) as the custodian for the Diversa Group Life Pool scheme and the Diversa Group Salary Continuance Pool scheme.

How Diversa staff members assist you

A staff member can assist you (to the extent that Diversa authorises them) to apply for the financial products referred to in this FSG and may also give you general financial product advice about them. When providing you with our services our staff are at all times acting on behalf of Diversa.

General Advice can be provided over the telephone or face to face about the financial products we administer or issue, but it will not consider your personal needs, financial circumstances or objectives. Before acting on this information, you should consider the appropriateness of the information, having regard to your particular financial needs and objectives.

You should also read the associated product disclosure statement (PDS) before making a decision based on that general advice. Diversa does not charge a fee for this general advice service. We recommend that you obtain professional advice from a licensed financial adviser before making any decision.

A PDS contains important information about the features, risks, benefits, terms and conditions, and costs of a product, and will help you to make an informed decision in relation to the acquisition of that product. Diversa Product Disclosure Statements can be found on our website - www.diversainsurance.com.au

Diversa will not provide personal advice on the financial products referred to in this FSG. We will refer you to a non-Diversa adviser for that service.

What information do I need to provide - (The Anti-Money Laundering and Counter Terrorism Finance Act (AML/CTF))

The Federal Government has anti-money laundering and counter-terrorism financing laws to reduce the risk of Australian businesses being misused for the purposes of money laundering or financing terrorism. As a result of this legislation, Diversa, along with other financial services organisations have a range of obligations (such as collecting personal information and verifying your identity, monitoring your transactions and reporting certain information to the Government regulator). We are not liable for any loss you may suffer as a result of our compliance with this legislation.

How do I give instructions about Diversa financial products?

You will need to complete the customer identification information we request and provide the required identification documents, unless you have previously done so. This process only has to be completed once.

Refer to the relevant product PDS and other information available on our website at www.diversainsurance.com.au for further details.

What information do you maintain - Privacy?

Diversa has established privacy standards and processes. We protect the personal information we collect about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law.

We only permit personnel associated with Diversa and its service providers to have access to your personal information. We require third parties that process personal information on our behalf to follow stringent standards of security and confidentiality. We will not disclose your personal information for marketing purposes to other entities unless you agree.

We may collect your personal information for a number of purposes, which may include:

- Providing you with membership and processing receipts and payments, statement production and other mail related services;
- Administering your participation in our services, assessing, processing and investigating risks and claims;
- Meeting necessary legal and regulatory requirements

You can access most of your personal information by calling us on (02) 9924 6599. If for some reason we can't provide you with access to the information we will tell you why.

Do any Diversa Staff get paid fees or commissions?

Diversa staff receive a fixed salary. Some employees have the opportunity to earn incentives or performance-based bonuses. These incentives/bonuses are based on achieving service standards and business performance targets while meeting compliance requirements. It is not possible to determine at any given time whether a staff member will receive the bonus referred to above or to quantify them. The bonuses are not generally attributable to any particular product or service.

How do I pay for services?

As the responsible entity of the Group Insurance Pools, Diversa receives a fee which is included in the cost of the insurance premiums. Comprehensive details of our fees and costs are available in the Group Life Pool and Salary Continuance Pool PDS's.

Are any commissions, fees or other benefits payable to anyone in respect of the services we are authorised to provide?

If you have a financial adviser, you may authorise the payment of an Adviser Service fee. If you do, this will be added to your premium payment. It is not a charge of the Pool.

What should I do if I have a complaint?

Diversa has established a complaints resolution process. If you have any complaints concerning our service, please:

1. Telephone us on 02 9924 6599 on any business day, 9.00am to 5.00pm Australian Eastern Standard Time (AEST) and we will work with you to resolve your concerns; or
2. Write to us at the following address:
 - Complaints Manager,
Diversa Superannuation Services Limited
P. O. Box 3135,
Willoughby North NSW 2068

We will do everything we can to resolve your complaint as quickly as possible. If you believe your complaint has not been satisfactorily dealt with, or if you have not received a response from us within 90 days, you may wish to contact the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaints resolution that is free to consumers. Time limits may apply to lodge a complaint with AFCA.

AFCA can be contacted at:

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne, VIC, 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Web: www.afca.org.au

Professional Indemnity Insurance

Diversa holds appropriate professional indemnity insurance that satisfies the requirements of the Corporations Act.

Detailed information on Diversa and its financial products and services can be found:

- on our website: www.diversainsurance.com.au; or
- on request by telephoning: **02 9924 6599**

Retain this document for your reference and for any future dealings with Diversa.