



Financial Services Guide

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This Financial Services Guide (FSG) has been prepared and issued by Diversa Insurance Limited ABN 77 107 165 962 (Diversa).

This FSG is designed to provide you with important information to assist you in determining whether to use any of the financial services provided by Diversa. This FSG will provide you with information about Diversa and how we can be contacted; how we are remunerated; how we manage conflicts of interest; how we protect your information; and how we manage complaints.

Where we recommend a particular financial product, or are the issuer of a financial product, we will make a Product Disclosure Statement (PDS) available to you via our website or provide it to you directly. A PDS will assist you in making an informed decision about a financial 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.

Diversa Insurance Limited
Australian Financial Services Licence No 273321
ABN: 77 107 165 962
Postal Address: PO Box 3135, Willoughby North NSW 2068
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Who will be providing the financial service to you?

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What kinds of financial services is Diversa authorised to provide to you?

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.

Under its AFSL, 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 financial products as follows:

- a) Issuing, applying for, acquiring, varying or disposing of interests in its own managed investment schemes; and
- b) on behalf of another person, applying for, acquiring, varying or disposing of the following types of financial products:
 - 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:149 439 841);
- Diversa Group Salary Continuance Pool scheme (ARSN: 149 439 681).

Who does Diversa act for when providing financial services?

Diversa acts on its own behalf when providing these services and is not a subsidiary or an agent of any other organisation.

How will you pay for our services?

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

For other financial services we provide, we may charge you a fee for the service. We will provide a fee quote prior to providing the service and will invoice you for payment on completion.

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 us to collect an advice fee on your behalf and remit this to your adviser. If you do this, we will collect the authorised advice fee at the same time as your premium payment. It is not a charge of the Pool. You can withdraw your advice fee authorisation to us at any time.

Do any Diversa Staff get paid fees or commissions?

Diversa staff may receive a fixed salary or be paid according to the number of hours worked. Diversa directors may provide professional services to Diversa and are paid fees based on appropriate professional rates.

Employees may have the opportunity to earn incentives or performance-based bonuses. These incentives/bonuses will be based on achieving service standards, business performance targets, meeting compliance requirements and the overall profitability of the business. It is not possible to determine at any given time whether a staff member will receive a bonus referred to above or to quantify them. The bonuses are not generally attributable to any particular product or service.

Our relationships and associations with other Financial Product issuers

Diversa uses the services of AIA Australia Limited (ABN 79 004 837 861, AFSL 230043) 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.

Services provided by these organisations to Diversa are on an arms-length basis.

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.

We recommend that you obtain professional advice from a licensed financial adviser before making any decision. 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.

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 if you would like us to.

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.

You will need to complete the customer identification information we request and provide the required identification documents unless you have previously done so.

How do I give instructions about Diversa financial products?

You can give us instructions in various ways. This may be in writing (letter or email). In some instances we will require you to complete a form with your instructions. 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.

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.

Categories of personal information we collect and hold

The nature of the personal information we collect may include:

- information we collect from you on applications or other forms, such as name, address, telephone number, occupation and income;
- information about your transactions with us or third parties, such as payment history, and account activity;
- health, pastimes, occupation, gender and other medical information.

Purposes of collecting your information

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

- providing you with membership of the Diversa Group Life or Salary Continuance Pools (Pool);
- processing receipts and payments;
- administering your participation in the Pool;
- assessing, processing and investigating insurance risks or claims;
- statement production and other mail related services;
- meeting legal and regulatory requirements.

Disclosures of your information

We may share your personal information with selected third parties for the purpose of administering the Pool, and your information may be provided to them on a confidential basis for this purpose. We will not disclose your personal information (if applicable) for any purpose other than to underwrite your insurance cover or assess a claim. The organisations to whom we may disclose your personal information include, for example:

Third Party	Purpose
Mail houses	For mail related services
Administrator	For data entry, data processing, account maintenance and documentation
Insurer	To assess your application, underwriting and claims assessment
Employers, associations and trustees of Superannuation funds	To administer your Pool membership
Direct Debit provider	To facilitate deduction of regular premiums from your bank account or credit card
Government agencies and regulators	To comply with laws and regulations

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.

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 Insurance 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 30 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:

Australian Financial Complaints Authority Limited

Mail: GPO Box 3
Melbourne, VIC, 3001
Phone: 1800 931 678
Email: info@afca.org.au

Professional Indemnity Insurance

Diversa holds a professional indemnity insurance policy in accordance with its obligations under section 912B of the Corporations Act 2001.

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.