



Financial Services Guide

This Financial Services Guide (FSG) provides information about the financial services providers within the NobleOak group along with services that each company can provide to assist you in making a decision on whether to use our services.

Company	Description	Financial Services provided
NobleOak Life Limited ABN 85 087 648 708 (AFSL 247302) (NobleOak) Level 2 89 York Street Sydney NSW 2000 Tel 1300 04 14 94	NobleOak is a life insurer and the issuer of the master insurance policy to the Trustee NobleOak Services.	<ul style="list-style-type: none"> • Provide general financial product advice • Deal in financial products • Issue life insurance products
NobleOak Services Limited ABN 66 112 981 718 (AFSL 286798) (NobleOak Services) Level 2 89 York Street Sydney NSW 2000 Tel 1300 04 14 94	NobleOak Services is the Trustee of the My Protection Trust that holds a wholesale master insurance policy issued by NobleOak. Life insurance customers become members of the Trust. NobleOak Services is owned by NobleOak.	<ul style="list-style-type: none"> • Provide general financial product advice • Deal in financial products

This FSG details the services provided in relation to NobleOak's life insurance products. None of the above companies or their staff act as financial advisers. This means that they do not provide personal financial advice and cannot provide you with any recommendations or opinions to influence your decision in relation to financial products. If you require personal financial advice, please consult a financial adviser.

NobleOak's representatives can only provide you with **information and general information about their products and services**. This is also known as *general financial product advice*.

You need to consider the Product Disclosure Statement (**PDS**) issued by NobleOak having regard for your own objectives, financial situation and needs before deciding to purchase the product.

The PDS details the benefits, risks and features of the product to help you make an informed decision about whether to purchase the product.



Your Privacy

We recognise the importance of protecting your personal information. We collect your personal information for the purposes of providing you with life insurance products and services. Please refer to our website www.nobleoak.com.au or read the PDS for details of our privacy policy.

How to Contact us for Enquiries and Complaints

NobleOak has procedures to ensure that all enquiries and complaints are properly considered. All enquiries and any complaints should be made to the Head of Client Services in the first instance at:

Head of Client Services
NobleOak Life Limited
GPO Box 4793, SYDNEY NSW 2001

Tel: 1300 551 044
Fax: 02 9299 7852
Email: enquiry@nobleoak.com.au

If we cannot deal with your complaint to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service (FOS). FOS is an external and independent body whose role is to help financial industry clients resolve complaints they have been unable to resolve with the financial institution they are dealing with. FOS can be contacted at:

Financial Ombudsman Service
GPO Box 3
MELBOURNE VIC 3001

Toll Free Number: 1300 780 808
Fax: (03) 9613 6399
Email: info@fos.org.au

You should note that time limits may affect your ability to make a complaint to FOS. Generally, a time limit of six years applies.

Disclosure of Remuneration

All the fees and charges you pay are described in the PDS for the product. NobleOak Services retains an administration fee of up to 22% from the premium it collects from customers to cover its costs, such as acting as the Trustee and administrator of the insurance plan. NobleOak Services pays the net premium to NobleOak. These costs are already included in the premium you are quoted and charged for your insurance cover.

Compensation Arrangements

The financial services that NobleOak and NobleOak Services provide are covered by a professional indemnity insurance policy that meets the compensation requirements under the Corporations Act and ASIC requirements. The insurance policy is subject to its terms and conditions and covers the activities of our representatives and Authorised Representatives.

12 May 2016