Your privacy

Your privacy is important to me and to AMP. I collect personal information from you in relation to Loan Cover and provide this information to AMP for the main purpose of arranging for you to apply for Loan Cover. You can choose not to provide the information, however, AMP may not be able to process your application if you do not provide the information.

AMP and I may also collect and use your personal information in relation to Loan Cover to establish and manage the life insurance product, enhance customer service and fulfil our legal obligations.

AMP and I may need to disclose your personal information we collect in relation to Loan Cover to other parties in connection with providing the life insurance product to you. For example, in the event of a claim AMP may need to disclose the information about you to those involved in the claim handling process, investigators and/or legal advisers.

You can contact either AMP or me to access or update your personal information.

What should you do if you have a complaint?

AMP and I are committed to ensuring the life insurance services we provide you with meet your expectations.

1. If you have a complaint, then please lodge your complaint in writing to AMP using the contact details on the following page.
2. If you do not get a satisfactory outcome, then you have the right to complain to:

   Financial Ombudsman Service Ltd
   GPO Box 3 MELBOURNE VIC 3001
   Phone: 1300 780 808
   Fax: 03 9613 6399
   Email: info@fos.org.au
   Website: www.fos.org.au

The service is an independent external dispute handling body, of which AMP is a member. The service is free of charge.

The Australian Securities and Investments Commission (ASIC) also has a freecall infoline on 1300 300 630. You may call ASIC to make a complaint or obtain information about your rights.

AMP

Contact AMP

Address AMP Life Limited
PO Box 300
PARRAMATTA NSW 2124

Phone 131 267

Fax 1300 301 267

Email polinfo@amp.com.au

AMP Life Limited ABN 84 079 300 379

amp.com.au AUZ00515 NS3956 12/11

financial services guide

Your Aussie Mortgage Broker can arrange your application for Loan Cover

NOTE: Aussie Mortgage Broker to attach business card here

When arranging your application for Loan Cover, your Aussie Mortgage Broker (referred to as "I", "me" or "my" in this guide) acts as an authorised representative of AMP Life Limited (AMP), an Australian financial services licensee (No. 233671). AMP has authorised the distribution of this FSG.

My authorised representative number is:

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AMP

Version 4, 1 January 2012

About this guide

This guide contains information that will help you decide whether to apply for Loan Cover through me.

The guide also contains information about:

- how I and other organisations are remunerated if you apply for Loan Cover, and
- what to do if you have a complaint about the service that I provide to you in relation to Loan Cover.

You will also receive a Product Disclosure Statement

I will also provide you with a **Product Disclosure Statement** (PDS) before arranging Loan Cover for you. The PDS provides you with important information about Loan Cover, such as its benefits, features and cost to help you decide whether or not to buy Loan Cover. You should read the PDS carefully to ensure that you know what is covered, what is excluded and the cooling-off period available.

My life insurance services

I can arrange for you to apply for Loan Cover, which includes assisting with any documents which are required to be submitted to AMP. I act for AMP when providing these services. I can also provide you with factual information about Loan Cover.

Please note that I am not authorised to issue Loan Cover on behalf of AMP. Your cover will only start once AMP has notified you in writing that cover has started.

No financial product advice

Also, **I am not authorised by AMP to give you financial product advice**. For example, I cannot give you an opinion as to whether you should take out Loan Cover or express an opinion about whether you should vary any life insurance arrangements you may already have in place. You should contact a licensed or appropriately authorised financial adviser if you are unsure if Loan Cover is appropriate for you or if you require advice about your life insurance arrangements.

Apart from arranging for you to apply for Loan Cover, I am not authorised by AMP to provide any other financial service to you. I can refer you to AMP if you require assistance with other financial products.

My mortgage broking services

I provide mortgage broking services and provide general mortgage advice to my customers on behalf of Aussie Home Loans Pty Limited, Aussie Centre Administration Pty Limited or AHL Investment Pty Limited (Aussie).

AMP does not have any involvement in these activities, it is not liable for any activities related to this business and it does not endorse the business. I do not act as a representative of AMP when conducting these business activities.

Benefits from AMP

The benefits set out below may be considered to influence the life insurance services I provide to you. The amounts discussed below are not an extra charge to you.

Aussie is paid an upfront one-off commission by AMP if I arrange a Loan Cover policy for you. The commission is 66% of the annual premium payable for the first year of the Loan Cover policy. I may receive a proportion of this amount from Aussie.

Aussie may also receive additional commission from AMP based on the volume of Loan Cover policies arranged by all Aussie mortgage brokers in a calendar year. This commission is paid annually and is calculated as a percentage of the aggregate commission paid to Aussie for Loan Cover policies arranged in the preceding calendar year.

Aussie may also receive an upfront one-off commission from AMP if I refer you as a customer to AMP and you take up a life risk insurance product with AMP as a result of the referral. The commission will be 100% of the first year premium you pay. I may receive a proportion of this amount from Aussie.

Neither Aussie nor I receive trail commissions for arranging the Loan Cover product.

You may request particulars of the above commissions Aussie and I may receive within a reasonable time of receiving this FSG.

Benefits to AMP as insurer

As AMP is the product issuer of the Loan Cover product, if I arrange the Loan Cover product for you, AMP will benefit by receiving the premiums they charge for Loan Cover. Information about premiums is contained in the PDS.

Compensation arrangements

AMP is covered by professional indemnity insurance satisfying the requirements under the *Corporations Act 2011* for compensation arrangements. The insurance is subject to terms and exclusions. However, the insurance covers claims arising from the actions of former employees and representatives of AMP, even where subsequent to these actions, they have ceased to be employed by or act for AMP. You do not have a direct right to claim under this insurance which is taken out to ensure sufficient resources will be available to meet claims against AMP.

Alternative forms of Remuneration Register

AMP and I are required to comply with an industry code on alternative forms of remuneration. The code is the FSC/FPA Industry Code of Practice on Alternative Forms of Remuneration ("the Code") in the wealth management industry.

The Code requires us to maintain a register that records any material forms of alternative remuneration, which we pay or receive. Registers are required to be maintained by investment managers, platform providers, representatives and licensees.

The register is publicly available for inspection by you and a copy of the register can be requested by contacting AMP on 131 267.