



Life Insurance
COMPARISON



FINANCIAL SERVICES GUIDE

Version 1.5

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Advizer Pty Ltd (“Your Adviser”)

83 168 993 333

Corporate Authorised Representative No. 459414

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Australian Financial Services Licensee

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About myonlineadvisers Pty Ltd (myonlineadvisers)

myonlineadvisers holds Australian Financial Services Licence (AFSL) Number 427484 and has authorised the creation of this Financial Services Guide (FSG).

myonlineadvisers have authorised representatives who provide high quality advice to clients throughout Australia.

myonlineadvisers and its representatives may advise on:

- investments (property, shares, cash and managed investments);
- superannuation (including self-managed superannuation);
- life insurances and other risk insurances;
- debt management;
- cash-flow management; and
- retirement planning.

The Corporations Act 2001 defines various financial products and regulates the way in which consumers can be advised about those products.

myonlineadvisers has a list of approved financial products for authorised representatives. This list of approved financial products is one of the longest of any financial planning service in Australia. Ask your Adviser if you want a copy of myonlineadvisers Approved Product List (APL).

The purpose of this financial services guide (FSG)

This FSG is an important document that explains how your adviser provides 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 our authorised representatives.

Most of the content of this FSG is dictated by the Corporations Act and is mandatory under law, so bear with us regarding its form and content. Please feel free to contact us by telephone, e-mail or in 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.

Product disclosure statements (PDSs)

If a particular product is recommended or discussed with you, your adviser must provide you with a PDS for that product.

The PDS contains the information needed to make an informed decision about acquiring a product.

The PDS documents detail costs and product fees including commissions, and is usually created by the financial institution providing the product.

Dispute resolution

myonlineadvisers provides a dispute resolution services 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 service you should:

1. Contact your Adviser by telephone, email or post to explain your situation and let them know of your concerns. Your Adviser 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 or via email: complaints@myonlineadvisers.com.au 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.

Our fees and other charges: who receives the fees?

Your Adviser pays a weekly fee to myonlineadvisers. In return, your Adviser retains all fees from the services provided to you. These fees are initially paid to myonlineadvisers, who passes them on to your Adviser. myonlineadvisers receives all fees including commissions in its capacity as a trustee of a bare trust for your Adviser and your Adviser's Corporate Authorised Representative, and passes these fees on to your Adviser as soon as practical after receipt and is not beneficially entitled to any of these fees.

Your Adviser is an employee of the Corporate Authorised Representative. The Corporate Authorised Representative may pay a salary to your Adviser. Ultimately all income passed on to your Adviser or your Adviser's Corporate Authorised Representative by myonlineadvisers will be beneficially derived by your Adviser or related persons such as a beneficiary of a family trust. In the following paragraphs we will refer to your Adviser receiving all fees, for simplicity.

Fees and other charges: how are they calculated?

Your Adviser may receive:

- fees paid directly by you, based on time, the amount invested or some other agreed criteria; or
- commissions paid by a third party such as an insurer. These will vary according to your circumstances, but will generally be an amount equal to or less than:
 - life insurances and other risk insurances: up to 120% of the initial annual premium as an initial commission and up to 35% 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 \$350 each year thereafter)

Your Adviser will agree to a basis for charging fees before providing any chargeable services to you.

If you agree to pay your Adviser directly, you will be given a written estimate of the fee before any significant work is done. You will not be charged more than this fee.

If you prefer your Adviser to be paid by a third party, the fees in the initial and subsequent years will be shown in your statement of advice. If the

amount cannot be calculated (for example, a commission based on the future balance of an investment), then an example will be provided in a form that satisfies the Corporations Act disclosure rules.

Fees will be advised in detail in writing in your SOA. Fees will also be advised in detail in the PDS documents for recommended financial products.

Any fees that are paid to a third person for referrals will be detailed in your SOA.

myonlineadvisers and your adviser do not receive any direct adviser incentives but may receive non-cash benefits from product providers from time to time. These benefits could be construed as a conflict of interest, however, all advisers have a fiduciary duty to act in the best interests of the client at all times. They are not additional charges to you and are paid out of the provider's own resources. They may include lunches, tickets to events and occasional gifts such as bottles of wine at Christmas time etc.

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 of 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 and your Adviser comply with the Australian 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.

A copy of our Privacy Policy is available on our website: www.myonlineadvisers.com.au/privacy or upon request.

No influential relationships

There are no relationships that will influence your

adviser's advice to you in any way.

The following Adviser Personal Profile is purely that, a Personal Profile, and therefore needs to be read in conjunction with this FSG.

Adviser Profile Details

Who will be providing the financial services to me?

Nick Kolevski and Advizer Pty Ltd are Authorised Representative No 409589 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Nick Kolevski and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Nick Kolevski has been working in the financial services industry since 2011 and has been authorised to provide financial services since 2011.

Nick Kolevski Qualifications

- Diploma of Financial Planning

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Nick Kolevski is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Nick Kolevski is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Nick Kolevski provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Nick Kolevski and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1.5 April 2018) is for the sole use by Nick Kolevski and Advizer Pty Ltd only and was prepared on 19th April 2018 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Metin (Michael) Zirhman and Advizer Pty Ltd are Authorised Representative No 1243734 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Michael Zirhman and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Michael Zirhman has been working in the financial services industry since 2016 and has been authorised to provide financial services since 2016.

Michael Zirhman Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Michael Zirhman is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Michael Zirhman is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Michael Zirhman provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Michael Zirhman and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services

and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Sebastian Torres and Advizer Pty Ltd are Authorised Representative No 1252748 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Sebastian Torres and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Sebastian Torres has been working in the financial services industry since 2017 and has been authorised to provide financial services since 2017.

Sebastian Torres Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Sebastian Torres is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Sebastian Torres is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Sebastian Torres provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Sebastian Torres and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1.5 April 2018) is for the sole use by Sebastian Torres and Advizer Pty Ltd only and was prepared on 19th April 2018 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Mohammed Ali and Advizer Pty Ltd are Authorised Representative No 1252903 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Mohammed Ali and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Mohammed Ali has been working in the financial services industry since 2004 and has been authorised to provide financial services since 2004.

Mohammed Ali Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Mohammed Ali is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Mohammed Ali is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Mohammed Ali provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Mohammed Ali and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1.5 April 2018) is for the sole use by Mohammed Ali and Advizer Pty Ltd only and was prepared on 19th April 2018 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Eric Boulton and Advizer Pty Ltd are Authorised Representative No 1246060 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Eric Boulton and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Eric Boulton has been working in the financial services industry since 2016 and has been authorised to provide financial services since 2016.

Eric Boulton Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Eric Boulton is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Eric Boulton is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Eric Boulton provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Eric Boulton and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1.5 April 2018) is for the sole use by Eric Boulton and Advizer Pty Ltd only and was prepared on 19th April 2018 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Neil Jeremiah and Advizer Pty Ltd are Authorised Representative No 1249674 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Neil Jeremiah and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Neil Jeremiah has been working in the financial services industry since 2007 and has been authorised to provide financial services since 2016.

Neil Jeremiah Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Neil Jeremiah is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Neil Jeremiah is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Neil Jeremiah provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Neil Jeremiah and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Simon Kirschberg and Advizer Pty Ltd are Authorised Representative No 001257797 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Simon Kirschberg and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Simon Kirschberg has been working in the financial services industry since 2017 and has been authorised to provide financial services since 2017.

Simon Kirschberg Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Simon Kirschberg is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Simon Kirschberg is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Simon Kirschberg provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Simon Kirschberg and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Samhar Halhoul and Advizer Pty Ltd are Authorised Representative No 001257798 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Samhar Halhoul and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Samhar Halhoul has been working in the financial services industry since 2017 and has been authorised to provide financial services since 2017.

Samhar Halhoul Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Samhar Halhoul is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Samhar Halhoul is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Samhar Halhoul provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Samhar Halhoul and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Dale Borowsky and Advizer Pty Ltd are Authorised Representative No 001263400 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Dale Borowsky and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Dale Borowsky has been working in the financial services industry since 2018 and has been authorised to provide financial services since 2018.

Dale Borowsky Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Dale Borowsky is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Dale Borowsky is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Dale Borowsky provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Dale Borowsky and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

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Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Yuki Nakamura and Advizer Pty Ltd are Authorised Representative No 001263230 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Yuki Nakamura and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Yuki Nakamura has been working in the financial services industry since 2018 and has been authorised to provide financial services since 2018.

Yuki Nakamura Qualifications

- Life Insurance Advisor – RG 146

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Yuki Nakamura is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Yuki Nakamura is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Yuki Nakamura provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Yuki Nakamura and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

You should always consider the Product Disclosure Statement before deciding whether to acquire a financial product.

Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me - see heading above: **Our fees and other charges: who receives the fees?**

Note: This Financial Services Guide (Ver 1.5 April 2018) is for the sole use by Yuki Nakamura and Advizer Pty Ltd only and was prepared on 19th April 2018 issued with the authority of myonlineadvisers, Australian Financial Services Licence No. 427484.

Any questions?

Please do not hesitate to contact your Adviser should you have any questions about your Adviser's services and how your Adviser and myonlineadvisers can help you improve your financial position.

Adviser Profile Details

Who will be providing the financial services to me?

Phalla Sem and Advizer Pty Ltd are Authorised Representative No 001235636 and Authorised Representative No. 459414 (respectively) acting under authority from myonlineadvisers.

Advizer Pty Ltd

Business Address: Level 6, 724-728 George St, Haymarket NSW 2000

Phone: (1300 904 624)

Email: info@lifeinsurancecomparison.com.au

Who is my adviser?

Your adviser will be Phalla Sem and Advizer Pty Ltd who are authorised to act on behalf of myonlineadvisers. Phalla Sem has been working in the financial services industry since 2018 and has been authorised to provide financial services since 2018.

Phalla Sem Qualifications

- Life Insurance Advisor – RG 146
- 921 Managed Investments
- 942 Superannuation

What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Phalla Sem is an employee of Advizer Pty Ltd and is authorised to act on behalf of myonlineadvisers to offer you the following services:

- Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Phalla Sem is authorised to provide general financial product advice. Where he provides you with general financial product advice, he is required to provide a General Advice Warning specifying that the advice does not take into account your objectives, financial situation or needs. You will not be provided with a Statement of Advice.

When Phalla Sem provides you with general financial product advice, it will be in relation to Risk Insurance products only: Life Insurance, Total and Permanent Disablement Insurance, Trauma Insurance, Income Protection Insurance, Business Expenses Insurance and Child Trauma Insurance. Phalla Sem and Advizer Pty Ltd do not provide advice in any other area of insurance or any other area of financial services but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither myonlineadvisers nor our Authorised Representative accept any responsibility or liability for the advice given.

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