

# CLIENT SIGNING PACK

## Personal Protection Insurance

INTRO START HERE   **Session 1 COMPLIANCE**   Session 2 INSURER INFO   Session 3 PRODUCT INFO   Session 4 QUOTES   Session 5 COMPLETION   OUTRO ACTIVE POLICY

Session 1:  
**COMPLIANCE**



MEETING METHOD	
FACE to FACE	ONLINE
<input type="checkbox"/>	<input type="checkbox"/>

Signature

Full Name

Date

Signature

Full Name

Date

# ALI Group Client Acknowledgement Form

I/We acknowledge that we have received the following from our broker:

- Financial Services Guide (FSG) detailing the information about the financial services provided by my broker.
- Access to the Product Disclosure Statement(s) (PDS) relevant to the product(s), prior to lodging an application for the risk protection product(s).
- Advice of a general nature, not tailored to my specific personal situation.

<b>Name:</b>	<b>Name:</b>
<b>Signature of client one:</b>	<b>Signature of client two:</b>
<b>Date:</b> /     /	<b>Date:</b> /     /

<b>Broker Name:</b> <b>FRANK XIRIHA</b>
<b>Date:</b> /     /

## About this Guide

---

This Financial Services Guide (**FSG**) describes the services provided by your mortgage broker, the company they represent and the Australian Financial Services Licensee under which they are authorised (the three parties referred to as “we/us/our” in this guide). It is designed to assist you to decide whether you wish to use our services and describes how we are remunerated and what to do if you have a complaint about our services.

You may also receive a Product Disclosure Statement (**PDS**) which contains important information about the insurance including details of benefits, exclusions and premiums. If you have any questions about the information contained in the PDS, please ask your mortgage broker or call ALI Group on 1800 006 776.

## About Us

---

### *About your mortgage broker*

**Your Mortgage Broker is representing:**  
**Zebra Financial Pty Ltd as the Trustee for Xiriha Family Trust**  
Authorised Representative Number: 1259904  
Address: PO Box 5021  
Cairnlea, Victoria 3023  
Tel: 0412 365 877  
Fax: (03) 8676-1979  
Email: admin@zebrafinancial.com.au  
Website: www.zebrafinancial.com.au

### *About the Licensee*

Australian Life Insurance Distribution Pty Ltd  
(ALI Group)  
Australian Financial Services Licence Number (AFSL):  
226403  
GPO Box 4737, Sydney NSW 2001  
Tel: 1800 006 776

## What services do we provide?

---

ALI Group holds an Australian Financial Services licence and is authorised to arrange for you to apply for life and general insurance and to provide general advice on those products. ALI Group has appointed your mortgage broker and the company they represent as our authorised representatives. These appointments enable them to arrange life and general insurance products for you through ALI Group and to provide general advice on those products.

We will not advise you on the suitability of the product for your particular circumstances or provide you with information that takes into account your financial situation or your personal needs and objectives.

In some instances, your mortgage broker may provide you with factual information and refer you to another Australian Financial Services licensee or representative for them to provide you with advice on and arrange insurance for you.

## Who do we act for?

---

When ALI Group issues Loan Protection Plan policies, we do so on behalf of Hannover under binder, and therefore we act as the insurer’s agent. In all other cases ALI Group acts on your behalf to assist you to apply for the insurance.

Your mortgage broker and the company they represent act on behalf of ALI Group, and therefore also on behalf of the life insurer in relation to Loan Protection Plan, and on your behalf for all other insurance.

## Professional indemnity insurance

---

ALI Group has Professional Indemnity insurance in place that complies with the requirements of s912B of the Corporations Act 2001 and covers claims made in relation to the conduct of ALI Group and its Authorised Representatives (including your mortgage broker and the company they represent) in providing the financial services set out in this FSG. This cover extends to claims made in relation to employees of ALI Group and mortgage brokers and other entities who are no longer representatives of ALI Group (but who were our representative at the time of the circumstances that led to the claim).

## How are we paid?

---

ALI Group receives ongoing commission, calculated as a percentage of the premium (excluding taxes and charges), from the insurer after you have paid the premiums.

We may receive a profit share commission from the insurer provided we meet certain targets. This is paid in arrears and only if we meet those targets.

Australian Life Insurance Administration Pty Ltd may provide administration and compliance services to the insurer. Australian Life Insurance Administration Pty Ltd is a related company of ALI Group. Where these services are provided, it receives a fee from the insurer, calculated as a percentage of your premium (excluding taxes and charges), for providing these services.

ALI Group pays a percentage of its upfront and trail commission in the form of commission or other benefits to:

- your mortgage broker, or
- the company your mortgage broker represents, or
- the broker group to which your mortgage broker, and/or the company your mortgage broker represents, belong. Where ALI Group pays the broker group, they may in turn pay a percentage of this commission to your mortgage broker and/or the company your broker represents.

Under ALI Group's Broker Partner Program, your mortgage broker may receive recognition in the form of products and services that support them in their business. Eligibility criteria is aligned with factors aimed at better customer care, and does not include sales volume.

You can ask us for more particulars of our remuneration or other benefits within a reasonable period after receiving this FSG and before we provide you with any of the insurance services described in this FSG.

Note: If your insurance is cancelled all or part of the commission may need to be repaid by the recipients.

## What to do if you have a complaint

---

We are committed to providing you with great service. If you have a complaint, please call our Contact Centre Team on 1800 006 776 or send your complaint to ALI Group by emailing [service@aligroup.com.au](mailto:service@aligroup.com.au) or by writing to "The Complaints Manager (Distribution)", at ALI Group's postal address (as noted on the previous page).

If ALI Group is unable to resolve the issue to your satisfaction, you have the right to complaint to the Financial Ombudsman Service (FOS). FOS is an independent complaints resolution scheme of which ALI Group is a member. Their service is free of charge to consumers. FOS may be contacted by:

- Phone – 1800 367 287
- Fax – 03 9613 6399
- Email – [info@fos.org.au](mailto:info@fos.org.au)
- Website – [www.fos.org.au](http://www.fos.org.au)

This Financial Services Guide was prepared on 10 August 2018. Distribution of this FSG has been authorised by ALI Group.



# FINANCIAL SERVICES GUIDE

( FSG )

**ali** PROTECTING HOME & PROPERTY BUYERS

## Financial Services Guide

**About this Guide**

This Financial Services Guide (FSG) describes the services provided by your mortgage broker, the company they represent and the Australian Financial Services Licensee under which they are authorised (the three parties referred to as "we/us/our" in this guide). It is designed to assist you to decide whether you wish to use our services and describes how we are remunerated and what to do if you have a complaint about our services.

You may also receive a Product Disclosure Statement (PDS) which contains important information about the insurance including details of benefits, exclusions and premiums. If you have any questions about the information contained in the PDS, please ask your mortgage broker or call ALI Group on 1800 006 776.

**About Us**

**About your mortgage broker**

Your Mortgage Broker is representing:  
**Zebra Financial Pty Ltd as the Trustee for Xiruha Family Trust**  
 Authorised Representative Number: 1259904  
 PO Box 5021  
 Camille, Victoria 3023  
 Tel: 0412 365 877  
 Fax: (03) 8676-1979  
 Email: admin@zebrafinancial.com.au  
 Website: www.zebrafinancial.com.au

**About the Licensee**

Australian Life Insurance Distribution Pty Ltd (ALI Group)  
 Australian Financial Services Licence Number (AFSL): 226403  
 GPO Box 4737, Sydney NSW 2001  
 Tel: 1800 006 776

**What services do we provide?**

ALI Group holds an Australian Financial Services licence and is authorised to arrange for you to apply for life and general insurance and to provide general advice on those products. ALI Group has appointed your mortgage broker and the company they represent as our authorised representatives. These appointments enable them to arrange life and general insurance products for you through ALI Group and to provide general advice on those products.

We will not advise you on the suitability of the product for your particular circumstances or provide you with information that takes into account your financial situation or your personal needs and objectives.

In some instances, your mortgage broker may provide you with factual information and refer you to another Australian Financial Services licensee or representative for them to provide you with advice on and arrange insurance for you.

**Who do we act for?**

When ALI Group issues Loan Protection Plan policies, we do so on behalf of Hannover under binder, and therefore we act as the insurer's agent. In all other cases ALI Group acts on your behalf to assist you to apply for the insurance.

Your mortgage broker and the company they represent act on behalf of ALI Group, and therefore also on behalf of the life insurer in relation to Loan Protection Plan, and on your behalf for all other insurance.

**Professional indemnity insurance**

ALI Group has Professional Indemnity insurance in place that complies with the requirements of s912B of the Corporations Act 2001 and covers claims made in relation to the conduct of ALI Group and its Authorised Representatives (including your mortgage broker and the company they represent) in providing the financial services set out in this FSG. This cover extends to claims made in relation to employees of ALI Group and mortgage brokers and other entities who are no longer representatives of ALI Group (but who were our representative at the time of the circumstances that led to the claim).

FSG CFW 20180201

**ali** PROTECTING HOME & PROPERTY BUYERS

## Financial Services Guide

**How are we paid?**

ALI Group receives ongoing commission, calculated as a percentage of the premium (excluding taxes and charges), from the insurer after you have paid the premiums.

We may receive a profit share commission from the insurer provided we meet certain targets. This is paid in arrears and only if we meet those targets.

Australian Life Insurance Administration Pty Ltd may provide administration and compliance services to the insurer. Australian Life Insurance Administration Pty Ltd is a related company of ALI Group. Where these services are provided, it receives a fee from the insurer, calculated as a percentage of your premium (excluding taxes and charges), for providing these services.

ALI Group pays a percentage of its upfront and trail commission in the form of commission or other benefits to:

- your mortgage broker, or
- the company your mortgage broker represents, or
- the broker group to which your mortgage broker, and/or the company your mortgage broker represents, belong. Where ALI Group pays the broker group, they may in turn pay a percentage of this commission to your mortgage broker and/or the company your broker represents.

Under ALI Group's Broker Partner Program, your mortgage broker may receive recognition in the form of products and services that support them in their business. Eligibility criteria is aligned with factors aimed at better customer care, and does not include sales volume.

You can ask us for more particulars of our remuneration or other benefits within a reasonable period after receiving this FSG and before we provide you with any of the insurance services described in this FSG.

Note: If your insurance is cancelled all or part of the commission may need to be repaid by the recipients.

**What to do if you have a complaint**

We are committed to providing you with great service. If you have a complaint, please call our Contact Centre Team on 1800 006 776 or send your complaint to ALI Group by emailing service@aligroup.com.au or by writing to "The Complaints Manager (Distribution)", at ALI Group's postal address (as noted on the previous page).

If ALI Group is unable to resolve the issue to your satisfaction, you have the right to complain to the Financial Ombudsman Service (FOS). FOS is an independent complaints resolution scheme of which ALI Group is a member. Their service is free of charge to consumers. FOS may be contacted by:

- Phone – 1800 367 287
- Fax – 03 9613 6399
- Email – info@fos.org.au
- Website – www.fos.org.au

This Financial Services Guide was prepared on 10 August 2018. Distribution of this FSG has been authorised by ALI Group.

FSG CFW 20180201

## IMPORTANT NOTE



**BY SIGNING THIS PAGE:**  
 You Declare the Documents Illustrated Above  
 Have Been Made Available To You:  
 ( More than One Selection Can Be Made )

- **A) In Person**
- **B) By Email Attachment**
- **C) Via Accessible WEB Page Link**

Signature

Full Name

Date

Signature

Full Name

Date



# GENERAL ADVICE

## DISCLAIMER

“

The advice I provide is General in Nature,  
And DOES NOT take into account your Personal Objectives, Financial Situations, or Needs.

”

Before making any decision to purchase a certain product,  
You should Obtain & Read a copy of the relevant Product Disclosure Statement.  
To determine the appropriateness of the information provided,  
And You should consider whether the advice provided, is suitable for you.

As a General Advice Advisor, I am Authorised to offer information on,

- ALI Loan Protection and the,
- CLEARVIEW Life Solutions Range.



### I CANNOT:

- Make a Recommendation, Nor Influence your decision as to what product/s or level of cover you should undertake.
- Nor, Take into account your Objectives, Financial Situation, or Needs in establishing your cover.



### I CAN:

- Provide you with Factual Information on the Products being offered.
- Provide you with Various Quotes relating to the Selections You Require.
- Provide you with Copies of the Relevant Product Information by way of Product Disclosure Documents ( PDS )

## IMPORTANT NOTE



### BY SIGNING THIS DOCUMENT:

You confirm that:  
The GENERAL ADVICE Disclaimer has been  
Read to You, and you confirm that  
You have Understood what is classified as  
GENERAL ADVICE, and as such you wish to  
proceed in accordance.

Signature

Signature

Full Name

Full Name

Date

Date

# PRODUCT DISCLOSURE STATEMENTS

**SELF SERVICE PORTAL**

EMAIL LINK

OR

DOWNLOAD FILES

**LOAN PROTECTION PDS & POLICY DOCUMENT**

**LOAN PROTECTION**

**LIFE SOLUTIONS PDS & POLICY DOCUMENT**

**LIFE SOLUTIONS PACK**

**LIFE SOLUTIONS SUPPLEMENTARY PDS**

**+**

**IF ANY PORTION OF PREMIUMS PAID BY YOUR SUPER**

**THE SUPER ROLLOVER PACK**

**SUPER ROLLOVER PDS**

**SUPER ROLLOVER ADDITIONAL INFORMATION**

**SUPER ROLLOVER UPDATE TO PDS**

**SUPER ROLLOVER TRUST DOCUMENT**

## IMPORTANT NOTE



**BY SIGNING THIS PAGE:**  
 You Declare the Documents Illustrated Above  
 Have Been Made Available To You:  
 ( More than One Selection Can Be Made )

- A) In Person
- B) By Email Attachment
- C) Via Accessible WEB Page Link

Signature

Signature

Full Name

Full Name

Date

Date

# PDS Documents Continued - ( Enlarged Version )



**BY SIGNING THIS PAGE:**  
You Declare the Documents Illustrated Above  
Have Been Made Available To You:



**IMPORTANT  
NOTE**

Signature

Signature

Full Name


Full Name

Date


Date



# PDS Documents Continued - ( Enlarged Version )



ClearView **LifeSolutions**



**Product Disclosure Statement and Policy Document**  
Issue 4  
1 October 2018



ClearView **LifeSolutions**  
**Supplementary Product Disclosure Statement**  
12 March 2020


The Supplementary Product Disclosure Statement (SPDS) supplements, and should be read together, with the ClearView LifeSolutions Product Disclosure Statement dated 1 October 2018 (PDS). The SPDS is effective from 12 March 2020. ClearView LifeSolutions is issued by ClearView Life Assurance Limited ABN 52 088 021 581, AFSL Licence No. 227982. ClearView LifeSolutions Super is issued by ClearView Life Nominees Pty Limited ABN 51 001 682 175, AFSL Licence No. 227982, a trustee of the ClearView Retirement Plan ABN 45 428 721 001.

**Changes to Income Protection Cover, Income Protection Plus Cover and Accidental Income Protection Cover**  
The benefit types Agreed Value and Guaranteed agreed value are no longer available for Income Protection Cover, Income Protection Plus Cover and Accidental Income Protection Cover.  
A new indemnity benefit type Indemnity 60 has been introduced to offer a lower maximum monthly benefit for these income protection covers at a lower premium rate. The existing indemnity benefit type has been renamed Indemnity 75.  
The changes to the PDS are described below. Any terms in italics have the same meaning as defined within the PDS.

**Benefit summary table**  
The decision of the benefit type and maximum insured monthly benefit amount in the Income Protection Cover and Income Protection Plus Cover summary table on page 40 and the Accidental Income Protection Cover summary table on page 51 of the PDS are replaced as follows:

Feature	Description
Benefit type	Indemnity 60
Benefit type	Indemnity 75
Maximum insured monthly benefit amount	For indemnity 60 this is calculated as 1/2 of: <ul style="list-style-type: none"> <li>60% of the first \$10,000 of regular annual income</li> <li>10% of the next \$20,000, and</li> <li>20% of the balance.</li> </ul> For indemnity 75 this is calculated as 1/2 of: <ul style="list-style-type: none"> <li>75% of the first \$10,000 of regular annual income</li> <li>10% of the next \$20,000, and</li> <li>20% of the balance.</li> </ul> It also caps the overall maximum insured monthly benefit amount at \$4,000 (including an superannuation contribution in equity benefits) with the insured monthly benefit amount in excess of \$4,000 limited to a 2 year benefit period.

ClearView LifeSolutions Supplementary Product Disclosure Statement 1 of 2




**ClearView Retirement Plan**


ClearView Life Nominees Pty Limited  
ABN 51 001 682 175

Dated 18 January 2008  
Consolidated and amended version as at 23 March 2016

ClearView Retirement Plan Contents 1



ClearView **LifeSolutions**  
**Super Rollover**




**Product Disclosure Statement**  
1 October 2018

Issued by ClearView Life Nominees Pty Ltd ABN 51 001 682 175, AFSL Licence No. 227982 as Trustee for the ClearView Retirement Plan ABN 45 428 721 001 RSE Registration No. RSE001424, LTD NBN04124U.



ClearView **LifeSolutions**  
**Super Rollover**  
Additional Information  
1 October 2018

The information in this document forms part of the ClearView LifeSolutions Super Rollover Product Disclosure Statement (PDS) 1 October 2018.  
Issued by ClearView Life Nominees Pty Ltd ABN 51 001 682 175, AFSL Licence No. 227982 as Trustee for the ClearView Retirement Plan ABN 45 428 721 001 RSE Registration No. RSE001424, LTD NBN04124U ClearView Pty Ltd.



ClearView **LifeSolutions**  
**Super Rollover**  
Update pursuant to ASIC Corporations (Updated Product Disclosure Statements) Instrument 2016/2055  
Date issued 1 July 2019

The information in this notice dated 1 July 2019, provides you with important updates to the ClearView LifeSolutions Super Rollover Product Disclosure Statement (PDS) and Additional Information Statement (AIS) both dated 1 October 2018. This update is issued by ClearView Life Nominees Pty Limited ABN 51 001 682 175 AFSL Licence No. 227982, RSE as Trustee for the ClearView Retirement Plan ABN 45 428 721 001. It should be read together with the PDS and AIS which are available at [clearview.com.au](http://clearview.com.au).

**About this update**  
This update incorporates information on the key changes introduced by the Protecting Your Super legislation on 1 July 2019.

**BY SIGNING THIS PAGE:**  
**You Declare the Documents Illustrated Above Have Been Made Available To You:**



**IMPORTANT NOTE**

Signature

Signature

Full Name

Full Name

Date

Date