



Financial Services Guide

This guide relates solely to the financial services offered by NobleOak Life Limited & NobleOak Services Limited

NobleOak Life Limited (NobleOak)
ABN 85 087 648 708 (AFSL 247302)

NobleOak Services Limited (NobleOak Services)
ABN 66 112 981 718 (AFSL 286798)

Postal address: GPO Box 4793, Sydney, NSW, 2001
Business address: Level 7, 66 Clarence Street,
Sydney, NSW 2000

Telephone: 1300 04 14 94
Email: enquiry@nobleoak.com.au
Website: nobleoak.com.au

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About this Guide

This document is a Financial Services Guide (FSG) and its purpose is to help you decide whether you wish to use the financial services that are offered by NobleOak Life Limited ABN 85 087 648 708 (**NobleOak**) and NobleOak Services Limited ABN 66 112 981 718 (**NobleOak Services**) (both companies together, are referred to as **us, we or our**). The guide will tell you:

- who provides the financial services.
- the type of financial services that are provided and remuneration that may be paid to or by NobleOak, NobleOak Services, and other relevant persons.
- the remuneration that is payable to NobleOak, NobleOak Services, and our representatives for providing these services.
- what to do if you have a complaint about the services provided.
- how to contact NobleOak and NobleOak Services.

About the Product Disclosure Statement

You should refer to the Product Disclosure Statement (PDS) issued by the product provider for information on any financial product specifically referred to in this FSG or on the website at www.nobleoak.com.au, and that we administer. The PDS is issued by the insurer and is designed to assist you making an informed decision whether to apply for the product. The PDS contains important information about the product including details on benefits, exclusions and premiums.

THE SERVICE PROVIDERS

Who provides the services?

Company
NobleOak Life Limited (NobleOak) ABN 85 087 648 708 (AFSL 247302) Level 7, 66 Clarence Street, Sydney, NSW, 2000 Tel 1300 04 14 94
Description
<ul style="list-style-type: none">NobleOak is a life insurer and the issuer of the master insurance policy to the Trustee, NobleOak Services.

Company
NobleOak Services Limited (NobleOak Services) ABN 66 112 981 718 (AFSL 286798) Level 7, 66 Clarence Street, Sydney, NSW 2000 Tel 1300 04 14 94
Description
<ul style="list-style-type: none">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.

THE FINANCIAL SERVICES PROVIDED

NobleOak and NobleOak Services are authorised, under their respective Australian Financial Services Licences, to provide the following kinds of financial services:

NobleOak Life Limited (NobleOak)
Financial Services
<ul style="list-style-type: none">Provide financial product advice; andDeal in financial products in respect of certain life, deposit and superannuation products. <ul style="list-style-type: none">Issue life insurance products These services may be provided to both retail and wholesale customers.

NobleOak Services Limited (NobleOak Services)
Financial Services
<ul style="list-style-type: none">Provide financial product advice; andDeal in financial products in respect of certain life, deposit, government debentures, managed investment, retirement savings account, securities and superannuation products. These services may be provided to retail customers.

This FSG details the services provided in relation to NobleOak's life insurance products. Although the terms of NobleOak's AFSL and NobleOak Service's AFSL allow the provision of broader financial services (detailed in the table above), it is important to note that in practice both NobleOak and NobleOak Services only provide services to retail customers in respect of NobleOak's life insurance products, and only provide general (not personal) financial advice - more information on this follows below.

In providing financial services, both NobleOak and NobleOak Services act on their own behalf and not as a representative of any other organisation.

None of the above companies or their staff acts as personal financial advisers. This means that they do not provide personal financial advice, and so the financial advice provided does not consider your objectives, financial situation and needs. Before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. If you require personal financial advice, please consult a financial adviser.

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

Who is the product provider?

NobleOak Life Limited issues NobleOak life insurance products.

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 insurer is

- NobleOak Life Limited
ABN 85 087 648 708 AFSL 247302

Your insurer is responsible for meeting the terms and conditions of the product. The PDS issued by your insurer sets out the terms and conditions of your insurance.

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.

PI Cover

NobleOak holds professional indemnity (PI) insurance cover in respect of the financial services provided by it and by NobleOak Services. The insurance, subject to its terms and conditions, covers relevant activities of our representatives and meets the requirements of section 912B of the Corporations Act.

HOW WE ARE PAID FOR THE FINANCIAL SERVICES PROVIDED

REMUNERATION AND BENEFITS

Our remuneration and benefits

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.

REMUNERATION OF STAFF

All of NobleOak and NobleOak Services permanent employees are paid an annual salary. NobleOak and NobleOak Services casual employees are paid a wage based on time worked. A bonus may be paid in some circumstances, which can be based on performance against sales targets, quality of service and other performance criteria. NobleOak and NobleOak Services employees may also receive non-monetary benefits such as study assistance, travel and attendance expenses paid for at business related conferences and other functions or gift vouchers.

REFERRAL BY THIRD PARTIES

NobleOak has relationship with a number of third parties (such as industry bodies or membership associations, for example) who NobleOak pays for referring you to NobleOak. NobleOak may pay them a fee which is usually a percentage of the net premium of an insurance policy (which is the total premium

payable less GST, where applicable). The referral fee is normally payable on an ongoing basis to third parties on a monthly or quarterly basis, in arrears. Sometimes, it may be paid in the form of an upfront fee.

This fee is not an additional charge to you. The amount can vary, depending on the type of arrangement with the third party and the type of insurance product you purchase.

FURTHER INFORMATION

If you require more information on remuneration or other benefits referred to above (including third party fees), you can ask us to provide this within a reasonable period after receiving this FSG and before we provide you with the financial service to which this FSG relates, unless we agree otherwise.

WHAT TO DO IF YOU HAVE AN ENQUIRY OR A COMPLAINT

Who should I contact?

NobleOak and NobleOak Services have procedures to ensure that all enquiries and complaints are properly considered. All enquiries and any complaints concerning NobleOak or NobleOak Services should be made to the Client Care Manager in the first instance at:

Client Care Manager
NobleOak Life Limited
GPO Box 4793
SYDNEY NSW 2000

Phone: 1300 551 044
Fax: 02 9299 7852
Email: clientcare@nobleoak.com.au

What if you are not satisfied with the outcome?

We will try and resolve your complaint within 10 business days. If we cannot resolve the matter to your satisfaction or it remains unresolved after 45 days, you can lodge a complaint with the Australian Financial Complaints Authority or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact AFCA in the following way:

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001

INSTRUCTIONS

You can give us instructions by phone, email or any other means that we agree with you from time to time. How instructions are given will depend on the services we provide to you and your circumstances.

AFSL HOLDER CONTACT DETAILS

NobleOak Life Limited
ABN 85 087 648 708 (AFSL 247302)

NobleOak Services Limited
ABN 66 112 981 718 AFSL 286798

Postal address: GPO Box 4793, Sydney, NSW, 2001

Business address: Level 7, 66 Clarence Street, Sydney
New South Wales, 2000

Phone: 1300 041 494

Email: enquiry@nobleoak.com.au

Website: nobeoak.com.au

INSURER CONTACT DETAILS

NobleOak Life Limited
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