

Financial Services Guide (FSG)

8th October 2007/version 6.1

of

Wine Country Wealth Pty Ltd

ABN 45 003 167 477

ASIC Authorised Representative No. 248623

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Wine Country Wealth Pty Ltd only provides the services described in this FSG through the individuals named below:

Graham James Lidbury, AR number 248624

Brenda Maree Knee, AR number 251630

Grahame Sonter, AR number 251326

Jenna Louise Harley, AR number 306210

Wine Country Wealth Pty Ltd and the individuals named above are authorised representatives of:

- **AMP GI Distribution Pty Limited**
AFS Licence No 232703
ABN 40 098 080 810
33 Alfred Street Sydney NSW 2000
PO Box 4134 Sydney NSW 2000
Ph: 13 14 36
Fax: 02 9257 7428
Email: GI_Distribution@amp.com.au

What is a Financial Services Guide (FSG)?

The purpose of this FSG is to provide you with key information about us and the services we can provide to you. It is designed to assist you in your decision on whether to use any of our services described here, including purchasing general insurance through us. This FSG contains important information about:

- how we are paid for the services;
- any associations or relationships that could influence the services we provide to you; and
- the dispute resolution procedures available to you and how you can access them.

You may also receive a Product Disclosure Statement and either a Statement of Advice (SoA) or Personal Advice Letter. This is explained further in Section A of this FSG.

SECTION A: RELATIONSHIPS & GENERAL INFORMATION ABOUT OUR SERVICES

We conduct a general insurance advisory business as authorised representatives, providing general insurance advisory and dealing services to our customers. These services are provided under the authority and on behalf of AMP GI Distribution Pty Limited.

Our relationship with AMPGID

AMP GI Distribution Pty Limited ("**AMPGID**") has an Australian Financial Services licence to provide advice and dealing services in relation to general insurance products.

AMPGID has an arrangement with GIO General Limited ("**GIOG**") where:

- AMPGID distributes general insurance products issued by GIOG (the insurer) and branded AMP, GIO or Suncorp. The products are distributed under AMPGID's licence by AMPGID's representatives. AMPGID receives payments from GIOG under this arrangement as set out in this document, as well as an annual marketing payment to promote GIOG products.
- AMPGID is given a binding authority to arrange for its representatives to issue general insurance policies on behalf of GIOG as the product issuer. This authority from GIOG is referred to as a "binder" which means I am authorised to approve and accept an application for commercial insurance issued by GIOG. In providing any services under the binder, AMPGID and I are acting on behalf of GIOG, the insurer, and not on your behalf.

AMPGID has also entered into arrangements with other general insurance companies and underwriting agencies to make available travel insurance and certain wholesale general insurance products which GIOG does not issue. We will only make recommendations on or deal in products which are on the Approved Product List issued by AMPGID when acting on behalf of AMPGID. Apart from travel insurance and certain wholesale general insurance products, the products on AMPGID's Approved Product List are issued by GIOG.

AMPGID has authorised us to provide you with this FSG.

Who is responsible for the financial services we provide to you?

AMPGID is responsible to you for the services we provide.

AMPGID acts on your behalf when we provide services to you as their authorised representative. However, when acting under a binder, the activity of assessing (underwriting) an application and issuing a policy is done by us and AMPGID on behalf of GIOG.

What information do you need to give us to receive personalised general insurance advice?

You need to provide us with specific details of your property and risks to be insured and any other relevant information, so that we can give you the most appropriate advice possible.

You do not have to give us your personal information. However, if you do not, the advice that you receive may not be appropriate to your particular objectives and needs.

How should instructions be provided to us?

You may provide instructions to us by telephone, in writing or by email to the address on page 1.

What information will we keep on file?

We will keep a record of the personal information you provide to us. We will also keep records of any recommendations we make to you.

What about Privacy?

Your privacy is important to us and to AMPGID. AMPGID is a member of the AMP Group of companies. To learn more about the collection and use of your personal information, see the AMP Privacy Policy on the AMP website www.amp.com.au. To contact AMP, or seek access to personal information, phone AMP on 13 12 67 or visit www.amp.com.au.

Will anyone be paid a fee for referring you to us?

If we give you personal advice as a result of someone referring you to us and if we pay them a fee or commission in relation to that referral, our Statement of Advice or Personal Advice Letter to you will set out that fee or commission.

What other documents will we give you?

If we give you personal advice about a retail general insurance product it will be confirmed in writing, and will show details about fees and commissions we receive. For Personal Accident & Illness Insurance, the advice document will be called a Statement of Advice, and will set out the basis upon which the advice is given and details about fees and commissions paid to us.

If we recommend or arrange for you to purchase a general insurance product, you will be provided with either a product disclosure statement (PDS) or a policy document, depending on the product. The PDS or policy document describes the benefits and conditions for cover under the product. You should read the documents to ensure you know what is covered and what is excluded and ensure it meets your needs and you are aware of your obligations.

What should you do if you have a complaint?

We are committed to ensuring that the services provided to you meet your expectations. If you have a complaint, you should tell us about it by contacting us using the contact details on page 1. If your complaint is not satisfactorily resolved within 10 business days, please notify or write to AMPGID using their contact details which are also on page 1.

If the dispute is still not resolved in a manner acceptable to you, you have the right to complain to:

Insurance Brokers Disputes Limited
Level 5, 31 Queen St
Melbourne VIC 3000
Ph. 1300 780 808
Fax: 03 9620 0166
www.ibdltd.com.au

AMPGID is a member of this independent dispute resolution service.

General

If you have any questions in relation to the above information or require any further information please don't hesitate to contact us or AMPGID.

SECTION B: SERVICES AUTHORISED BY AMPGID

What financial services are we authorised to provide on behalf of AMPGID?

We are authorised to provide general insurance advisory and dealing services on behalf of AMPGID.

We can assist with the following general insurance products

- AMP/GIO Home & Contents Insurance
- AMP/GIO Motor Vehicle Insurance
- AMP/GIO Boat Insurance
- AMP/GIO Caravan & Trailer Insurance
- AMP/GIO Top Strata Residential Insurance
- AMP/GIO Farm Insurance
- AMP/GIO Business Insurance
- Cover-More Travel Insurance

as well as wholesale general insurance products.

What remuneration or other benefits will we or any of our associates receive in respect of the provision of the financial services?

Commissions

AMPGID is paid a commission if you purchase or renew general insurance products we arrange for you. We will receive a proportion of this amount from AMPGID. AMPGID will not receive any commission where you do not buy the recommended product. The commissions are calculated as a percentage of the base insurance premium of the relevant general insurance product (which excludes any government taxes and charges). It is not an extra charge to you.

The commission that AMPGID receives depends on the type of insurance product that is sold and the amount of the premium. If we provide you with personal advice on a retail product we will disclose to you the commission amount paid to AMPGID and the amount of the commission paid by AMPGID to us. We will do this at the time we give you advice or as soon as practicable after. If you don't receive personal advice on a retail product, we can tell you how much commission AMPGID receives if you ask.

Other Benefits

In addition to the remuneration described above, we may receive other benefits which could be considered to influence my recommendations to you. These may include non-monetary rewards or benefits eg tickets to sporting events, attendance at golf days and competition prizes, which can include items such as gift vouchers, wine or dinners. We may also receive other benefits from AMPGID or GIOG such as financial or marketing assistance.

GIOG will make incentive payments to AMPGID if AMPGID meets or exceeds agreed targets based on growth in written premium and insurance trading results.

Conferences

Up to 20 general insurance advisers and their partners and 3 AMPGID employees are eligible to qualify for attendance at an international conference for up to 7 days held every second year and sponsored by AMPGID. The conference value depends on the destination and level of accommodation chosen. Qualification is based on the growth of their portfolio of business, subject to their compliance with legislative requirements and underwriting guidelines and observance of AMPGID's professional standards and conditions at all times.

Selling our general insurance practice

If we leave the general insurance industry, AMPGID may agree to buy back our ongoing book of general insurance business if we cannot otherwise sell it. The purchase price for the book of business is valued at a predetermined rate based on, amongst other things, a multiple of the ongoing remuneration receivable by us on that book of business. In limited circumstances we may be permitted to sell part of our book of business under these terms.

Individual authorised representatives engaged by Wine Country Wealth Pty Ltd are salary employed but may also receive a bonus payment for meeting sales targets.