

# FINANCIAL SERVICES GUIDE



This Financial Services Guide (“FSG”) is an important document. It provides you with information about Sunshine Class Pty Ltd to help you decide whether to use the financial services we offer.

The financial services referred to in this guide are offered by Sunshine Class Pty Ltd ABN 16 635 674 985, trading as “Concept Benefit Planning”. Sunshine Class Pty Ltd is an Authorised Corporate Representative of Embrun Pty Ltd, the holder of Australian Financial Services Licence number 247319. As the Corporate Authorised Representative, we are held to the same high standards as the Licensee and abide the same regulations.

Address: 8 Sunlight Crt Highvale Q 4520  
 Mail: PO Box 370, Clayfield QLD 4011  
 Phone: (07) 3262 3422  
 Email: [josh@conceptplanning.com.au](mailto:josh@conceptplanning.com.au)

**This FSG contains important information about:**

- the services we offer you;
- how we and other entities are paid in relation to those services;
- any potential conflicts of interest we may have;
- our complaints handling procedures and how you can access them.

<b><i>Not Independent</i></b>	Embrun Pty Ltd and Sunshine Class Pty Ltd trading as Concept Benefit Planning are not independent, impartial, or unbiased because they receive commissions on the advice provided by their representatives on life risk insurance products.
<b><i>Will I receive any other documents from you?</i></b>	<p>Yes. If I provide advice to you in relation to any of the financial products listed below, I must give you a Statement of Advice (“SOA”) which will contain the reasons and content of my advice, and anything which could influence my advice. If I provide personal advice to you I will give you an SOA as soon as possible after providing the advice, which takes into account one or more of your objectives, financial situations or needs.</p> <p>If you choose to acquire a financial product, I must also give you a Product Disclosure Statement (“PDS”), which is prepared by the product issuer and will contain a description of its product. The PDS aims to help you make an informed decision about whether to purchase the product, and includes information about fees, risks, benefits and characteristics of the financial product. This will be given when I recommend a product to you, or when I offer to arrange for a product to be issued to you.</p>
<b><i>What kinds of financial services are you authorised to provide to me and what kinds of financial products do those services relate to?</i></b>	<p>Sunshine Class Pty Ltd is authorised to provide personal advice about, and to deal in, life risk insurance products. A representative can provide this service in relation to the following life risk products:</p> <ul style="list-style-type: none"> <li>• Income Protection</li> <li>• Total and Permanent Disability</li> <li>• Term Life Insurance</li> <li>• Trauma Insurance</li> <li>• Business Expenses Insurance</li> </ul>

<i>Who are you acting for when you provide your authorised services?</i>	Any representative of Sunshine Class Pty Ltd is acting on behalf of YOU the client when they provide the authorised services. They are not agents of any life insurance company.
<i>How can I give you instructions about my financial products?</i>	You may tell us how you would like to give us instructions – for example, by telephone, fax or other means such as email.
<i>Do you have any relationships or associations with financial product issuers?</i>	Sunshine Class Pty Ltd does not have any binder arrangements with any life companies.
<i>How are any commissions, fees or other benefits calculated for providing the financial services?</i>	<p>Sunshine Class Pty Ltd is remunerated by commission paid by Life Insurance companies based on accepted insurance applications submitted for clients.</p> <p>When you decide to proceed with our recommendations and the insurance provider has issued a policy document, Sunshine Class Pty Ltd will receive a commission for the initial establishment of the policy. Commissions range between 20% and 60% of the net premium and vary from provider to provider and are set down by the product provider. The commission paid to us does not increase the premium you pay. As an average, Sunshine Class Pty Ltd would receive 45% of the first year's premium. For example on a term life product with a premium of \$300.00 this would equate to \$135.00. In any event, the commission to be received by Sunshine Class Pty Ltd will be disclosed in the Statement of Advice.</p> <p>Josh Wilson and Hamish Rankin receive a fixed salary which is not dependent on the volume or type of insurance business written, nor the company with which the policy is placed.</p> <p>There is no fee charged for ongoing advice and recommendations, although we receive a trail / renewal commission from the product providers. This ranges between 5% - 30% of the premium and varies from provider to provider. On average we would receive 20% of the ongoing premium. For example if the premium was \$300.00 this would equate to \$60.00.</p> <p>Sunshine Class Pty Ltd and its representatives may also receive non-cash benefits from product insurers. Non-cash benefits may include attendance at functions, conferences, and training sessions provided by product suppliers or the provision of business services to Sunshine Class Pty Ltd at a reduced cost. If applicable, the products and associated benefits shall be disclosed in the Statement of Advice.</p>
<i>Will anyone be paid for referring me to you?</i>	Sunshine Class Pty Ltd may pay remuneration to a third party for a client referral. The remuneration is based on a percentage of the total premium, and ranges between 5% - 20%. These payments are deducted from the total commission paid by the product issuer to the Licensee or the Sunshine Class Pty Ltd.
<i>How do you maintain my privacy?</i>	<p>The privacy of your personal information is important to us. We will only collect personal information which is necessary to determine which life product best suits you.</p> <p>Examples of personal information that may be collected by us include: name, address, date of birth, type of employment, medical reports and financial reports.</p> <p>Sunshine Class Pty Ltd will not give, sell or trade any personally identifiable information you may have provided to us to a third party except where:</p> <ol style="list-style-type: none"> <li>a) you have consented to this; or</li> <li>b) where it is reasonable that we do so in the provision of our financial service to you; or</li> <li>c) where the law requires us to do so.</li> </ol>

*What should I do if I have a complaint?*

Contact us by telephone or in writing at the address noted at the beginning of this FSG. It will be referred to Josh Wilson.

Within 24 hours we will send you a letter acknowledging receipt of your complaint and outlining your options. Within 7 days we will request any further information we may require from you.

We will try to resolve your complaint quickly and fairly. If the complaint is not resolved to your satisfaction you may refer it to the Australian Financial Complaints Authority, an alternate dispute resolution scheme of which Sunshine Class Pty Ltd / Embrun Pty Ltd is a member.

The contact details for the Australian Financial Complaints Authority are:

Level 12, 717 Bourke Street, Docklands, Vic 3008.

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

Sunshine Class Pty Ltd maintains adequate professional indemnity insurance, as required by the Corporations Act which covers us and our advisers for errors or mistakes relating to our services. This insurance provides cover for claims made against us and our representatives / employees who no longer work for us but who did so at the time of the relevant conduct.

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Sunshine Class Pty Ltd ABN 16 635 674 985

Corporate Authorised Representative of Embrun Pty Ltd

Australian Financial Services Licence no: 247319

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## **Privacy Statement**

At Sunshine Class Pty Ltd your right to privacy has always been important to us. This document explains why your adviser collects your personal information and how it may be used or disclosed.

We collect information about you to provide you with various insurance/superannuation products and services to you. We usually collect personal information such as name, age, contact details, payment details, occupation, family and medical history and employment information. The full details of the types of personal information we collect can be found in the questions we ask and/or in the forms we ask you to complete.

In some situations we may collect your personal information from a third party such as your medical practitioner or health professional, accountant, employer or superannuation provider. We will only do so with your consent.

If you do not provide information sought by your adviser from time to time, it may affect your adviser's ability to provide you with various products or services. You are required by law to disclose all relevant information to us when you apply for a financial product. Please refer to your application form for further details of this duty and the consequences of not complying with this duty.

Your personal information is used to manage and administer all products and services we provide to you, i.e. provide you with information about other products or services that may be of benefit to you, and to ensure our internal business operations are running smoothly (which may include fulfilling regulatory and legal requirements and confidential system testing).

Depending on the type of product or service we provide to you, we may need to disclose your information to certain third parties. If we do this we require these parties to protect your information in the same way we do. The types of organisations we may need to disclose your personal information include:-

- External service providers that provide financial, legal, administrative or other services in connection with the operation of our business (for example our auditors, compliance consultants etc);
- Government agencies (as part of our regulatory or statutory obligations);
- Where we collect your information from a third party, then we may disclose your personal information to that person or entity;
- Where you were referred by a third party (e.g. accountant) then we may disclose your personal information to that party;
- Insurance, or superannuation product issuers with your consent
- Other organizations that may wish to offer you their service.

Your health and medical information will only be disclosed to service providers or authorised personnel who are directly involved in the assessment or administration of your application. Your personal information will not be used or disclosed for any purpose without your consent, except where required by law.

By completing a fact find/application form or any other form, you consent to Sunshine Class Pty Ltd and your adviser collecting, using, disclosing and handling your personal information as set out in this document. You can request access to the personal information we hold about you. You may ask us at any time to correct this information where you believe it is incorrect or out of date.

There will be no fee for requesting access to your information. However, we may charge you the reasonable cost of processing your request.

To access your personal information, or to obtain more information about your rights or our Privacy Policy, please contact our Privacy Officer at:-

PO Box 370

Clayfield, Qld 4011

Email: [info@conceptplanning.com.au](mailto:info@conceptplanning.com.au)

Tel 07 3262 3422