

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 Ct Highvale Qld 4520
Mail: PO Box 716 Samford Qld 4520
Phone: (07) 3262 3422
Email: info@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.

Not Independent	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.
<i>Will I receive any other documents from you?</i>	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. 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.
<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>	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: • Income Protection • Total and Permanent Disability • Term Life Insurance • Trauma Insurance • Business Expenses Insurance

<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>	Sunshine Class Pty Ltd is remunerated by commission paid by Life Insurance companies based on accepted insurance applications submitted for clients. 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 do not 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. Josh Wilson receives 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. 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. 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.
<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>	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. Examples of personal information that may be collected by us include: name, address, date of birth, type of employment, medical reports and financial reports. 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: a) you have consented to this; or b) where it is reasonable that we do so in the provision of our financial service to you; or c) where the law requires us to do so.

<i>What should I do if I have a complaint?</i>	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 Website: 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
Financial Services Guide

Privacy Statement

Your privacy is important to us

Embrun Pty Ltd ABN 82 956 837 528 ("Embrun", "Us", "we", "Our") and Sunshine Class trading as Concept Benefit Planning ABN 16 635 674 985 ("CBP", "Us", "We", "Our") are committed to protecting your privacy.

This Privacy Policy is for is for clients and prospective clients of CBP and those receiving any type of communication from CBP.

The *Privacy Act 1988* (Cth) (**Privacy Act**), Australian Privacy Principles and registered privacy codes govern the way in which we must manage your personal information. This policy sets out how we collect, use, disclose and otherwise manage your personal information.

1. Personal information

If we deal with you as a current or prospective customer or client, we may collect personal information from you.

Personal information means information from which your identity can be reasonably ascertained. The types of personal information we may collect from you include (but is not limited to):

- a) Name
- b) Date of birth
- c) Residential address
- d) Postal address
- e) Email address
- f) Telephone numbers
- g) Your occupation and place of work, and
- h) Other information that may be relevant to provision of our products and services, such as information relating to your medical history, financial circumstances, and your existing insurance and superannuation details.

Anonymity and pseudonymity

Where it is lawful and practical to do so, you may wish to deal with us without providing any personal information, such as by providing a pseudonym or dealing with us anonymously, when you make general enquiries.

However, in order to provide some of our services to you, we may need to identify you.

2. Why we collect personal information

We collect, hold, use and disclose personal information from you when it is reasonably necessary for, or directly related to, one or more of the services we provide or functions we carry out.

These functions and activities include:

- a) Providing financial services advice to you or someone else you know, such as life insurance advice or claims support services
- b) Providing you with information about other services that we offer that may be of interest to you
- c) Providing you with information relevant to your type of business or other area of expertise or interest
- d) Providing you with a referral to other professionals such as estate planning, legal, general insurance, or other areas of expertise or interest
- e) Facilitating our internal business operations, including the fulfilment of any legal requirements
- f) Analysing our services and customer needs with a view to improving those services, and
- g) Contacting you to provide a testimonial for us.

3. Information we collect

Information we collect from you

We collect information about you and your interactions with us. For example when you phone us or visit our website.

When you use our website or mobile applications, we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites. Some of this website information we collect using Cookies (for more information on Cookies see item 5 in this document).

The information we collect from you may include your name, email, address, contact details, payment details, business details and other information required related to, one or more of the services or products we provide or functions we carry out.

Information we collect from others

We may collect information about you that is publicly available, for example from public registers or social media. We may also buy or obtain personal information from trusted sources to help us identify people who might be interested in hearing about our services.

We will take reasonable steps to make sure you know we have your personal information, how we got it and how we'll handle it.

Sensitive information

The Privacy Act protects your sensitive information. This includes information about your health, ethnicity and politics. We may be requested to collect this information by government bodies, for example in relation to funding for training.

How we use your information

We collect, use and exchange your information so that we can:

- a) Establish your identity as required by the relevant financial services legislation
- b) Provide you with financial services advice
- c) Administer our services
- d) Manage our relationship with you
- e) Contact you
- f) Comply with our legal obligations and assist government and law enforcement agencies or regulators
- g) Identify and tell you about other products or services that we think may be of interest to you

We may also collect, use and exchange your information in other ways where permitted by law.

5. Disclosure of your information

In order to perform the functions and/or activities described above, we may disclose your personal information to any of the persons or organisations described below:

- a) Our related entities (if any) to facilitate our and their internal business processes;
- b) Third party service providers, who assist us in operating our business (including insurance providers, superannuation fund trustees and technology service providers), and these service providers may not be required to comply with our privacy policy;
- c) Our related entities and other organisations with whom we have affiliations (including sponsors and partners) so that those organisations may provide you with information about services and various promotions;

- d) Where we collect your information from a third party, then we may disclose your personal information to that person or entity;
- e) Where you were referred by a third party (e.g. accountant) then we may disclose your personal information to that person or entity;
- f) Organisations involved in maintaining, reviewing, upgrading and developing our computer and business systems
- g) Our financial advisers, legal advisers or auditors
- h) Organisations involved in a corporate re-organisation or involved in a transfer of all or part of the assets or business of our organisation;
- i) Organisations involved in the payments systems including financial institutions, superannuation funds and payment organisations;
- j) As required or authorised by law and/or where you have given your consent.

We will not sell your personal information to other companies or organisations without your prior consent. We will only disclose your personal information to the extent necessary.

Compulsory disclosure

Like every business, we comply with the law. We will be obliged to divulge your personal information if requested by a government agency with the proper authorisation.

Overseas Disclosure

We may use cloud storage to store the personal information we hold about you. The cloud storage and the IT servers may be located outside Australia. Prior to disclosing your personal information to an overseas recipient, we will take all reasonable steps to ensure that:

- a) The overseas recipient does not breach the Australian Privacy Principles, or
- b) The overseas recipient is subject to a law, or binding scheme, that has the effect of protecting the information in a way that, overall, is at least substantially similar to the way the Australian Privacy Principles protect the information, or
- c) You have consented to us making the disclosure.

6. Direct marketing

If you do not wish to receive direct marketing, you can tell us by phoning 07 3262 3422 or emailing info@conceptplanning.com.au.

7. Privacy on our website

The types of personal information we collect about you will depend on how you use our website. For example, our web server will record the date and time you visit our site, the pages viewed and the information downloaded.

Should you complete and submit an online application form we will collect the information it contains.

Cookies

Cookies are small pieces of data stored on the web browser on your computer. Our website may store cookies on your web browser. A cookie cannot give access to your computer or any information stored on your computer. You can modify your browser settings to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

As part of our marketing strategy, we use cookies so third party vendors, including Google, can serve ads based on your prior visits to this website. You have the option to opt out of Google's use of cookies by visiting the [Google advertising opt-out page](#). Alternatively you can opt out of cookies by visiting the [Network Advertising Initiative opt out page](#).

Google Analytics Demographics and Interest Reporting

Google Analytics Demographics and Interest Reporting have been enabled on this website, which may allow us to collect information about Users, such as age, gender and interests. This will allow us to better understand the Users that visit our Site and identify how we can improve user experience and interaction.

Social Media

If you access a social media page operated by us, the information we collect about you may also include your user ID and/or user name associated with that social media service, any information or content you have permitted the third party social media service to share with us, such as your profile picture, email address, followers or friends lists, and any information you have disclosed in connection with that social media service.

8. Keeping your information secure

CBP takes reasonable steps to keep personal information secure, accurate and up-to-date. We keep your hard-copy or electronic records on our premises and systems or offsite using trusted third parties.

We have developed procedures to prevent unauthorised access to your personal information and policies to ensure it is used correctly. We strive to protect your personal information, however, we cannot ensure the security of any information that you transmit to us over the internet and you do so at your own risk.

We will take all reasonable steps to ensure that your information is secure once it has been received on our systems. Our website links to external websites and we take no responsibility for the privacy practices or the content of these other sites.

Third party websites

We are not responsible or liable for the content or activities of any third party websites that we may link to. If you have any questions in this regard, or believe that a website that we link to is not within the context of the products and services we offer, then please contact us.

9. Access to your personal information

You can request, at any time, for us to inform you of the personal information we hold about you. We usually respond to you within seven days of receiving your request.

We may refuse to give you access to the personal information we hold about you if we reasonably believe that giving access would pose a serious threat to the life, health or safety of an individual, would have an unreasonable impact on the privacy of other individuals, or if we consider the request to be frivolous or vexatious.

We encourage you to access and update your personal information should you believe it to be incorrect. If you wish to access or correct any of the personal information we hold about you, please email us at info@conceptplanning.com.au or contact us by phone on 07 3262 3422.

10. Complaints

Should you wish to make a complaint about the management of your personal information, please email us at info@conceptplanning.com.au phone on 07 3262 3422. We will make a record of your complaint and take steps to correct any deviation from Australian Privacy Principles.

We will acknowledge your complaint within seven days. We will provide you with a decision on your complaint within 30 days. If you are dissatisfied with our response you may make a complaint to the Privacy Commissioner which can be contacted on either www.oaic.gov.au or 1300 363 992.

11. How we may change this policy

We may amend or update this Policy at any time. Any changes to our Privacy Policy will be publicised on our website.

This privacy policy was updated on 9th April 2025.

12. More information

For more information about any issue raised in this Privacy Policy or any other concerns, please contact us:

Concept Benefit Planning

Phone: 07 3262 3422

Email: info@conceptplanning.com.au

Web: www.conceptplanning.com.au

Postal Address: PO Box 716 Samford Q4520

For more information about privacy in general, you can visit the Australian Information Commissioner's website at www.oaic.gov.au.