

Contact Information

The financial services referred to in this Financial Services Guide (FSG) are offered by:

The Rock Building Society Limited ABN 16 067 765 717 trading as RockSure incorporating Russell Wells Insurance Broker (**RockSure**)

55 Denham Street/PO Box 562, Rockhampton 4700

Phone: (07) 4931 5508 Fax: (07) 4931 8808

Email: insure@rocksure.com.au

RockSure holds a current Australian Financial Services Licensee no: 237095.

This FSG sets out the services that we can offer you. It is designed to assist you to decide whether to use these services and contains important information about:

- the services we offer you.
- how we and our associates are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.

Statement of advice

You will receive a statement of advice (SoA) when you receive advice to purchase a product from **RockSure**. This advice is called "Personal Advice" and the SoA will contain advice to enable you to make a more informed decision about your insurance needs.

The SoA may be presented to you in a "limited" basis subject to the amount of information you disclose to us (please see "Will I receive tailored advice?") During our initial discussions, we will ask you to choose the extent to which you wish to answer our questions concerning your personal circumstances.

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.

How can you instruct us?

You can give us instructions by post, phone, fax or email on the contact number or details mentioned on the preceding page of this FSG

Product disclosure statement

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a product disclosure statement (PDS), unless you already have an up to date PDS from the insurer. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that policy.

Confirmation notices:-

These will confirm the details of transactions we have arranged on your behalf.

Who is responsible for the financial services provided?

RockSure is responsible for the financial services provided to you, or through you to your family members, including the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?

RockSure is authorised to advise and deal in general insurance and life insurance risk products to retail and wholesale clients.

For General Insurance, we will do this for you as your broker, unless we tell you otherwise.

For Life Insurance, we will do this as your advisor.

On some occasions, we will act under a "binder" from the insurer. In these cases, the insurer has given us authority to place the business on their behalf and in this respect, we act as an agent of the insurer. However, in providing you any advice concerning the product, we act on your behalf as a broker. We will tell you when we act under a binder.

Insurers where we act under a binder are QBE and Allianz on Home & Private Motor policies and Allianz on Mortgage Repayment Insurance. Commissions fall within the scale mentioned over the page.

Our PI policy also covers us for claims relating to the conduct of employees or representatives who no longer work for us.

From when does this FSG apply?

This FSG applies from 1 July 2008 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG, not replacing this FSG but will cover services not covered by this FSG.

Will I receive tailored advice?

Not in all cases. If you complete our comprehensive Fact Finder, we will better understand your personal objectives and needs and be in a position to make a more informed recommendation for your particular circumstances.

If you do not give us this information, we will not be in possession of all the information necessary to recommend a tailored product for your particular needs and you will need to consider whether the product you receive is appropriate for your needs, objectives and financial situation.

You should carefully read the warnings contained in any SoA, or any other warnings that we give you, before making any decision about an insurance policy. You should also thoroughly read your Product Disclosure Statement.

What information do you maintain in my file and can I examine my file?

We maintain a record of your personal profile, including details of insurance policies that we arrange or issue for you. We also maintain records of any recommendations or advice given to you. We will retain this and any other FSG given to you as well as any SOA or PDS that we provide to you.

A copy of our privacy policy is available on request. A copy is also available on our website, www.rocksure.com.au

If you wish to look at your file please ask us. We will make arrangements for you to do so.

What arrangements do you have in place to compensate clients for losses?

RockSure has a professional indemnity insurance policy (**PI policy**) in place, which covers us, our employees and representatives (including authorised representatives) for claims made as a result of our conduct in the provision of financial services.

How are we paid for the services provided?

Insurers pay us a remuneration called commission. We may also charge you a broker fee, which will be shown on the invoice that we send you and in the SoA. You can choose to pay by any of the payment methods set out in the invoice and are required to pay us within the time stipulated on the invoice.

How are any commissions, fees or other benefits calculated for providing the financial services?

Commission paid to us by the insurer is based on a percentage of the amount you pay for any insurance policy (less any government fees or charges). The commission is paid each time you buy or renew the policy (usually yearly), or where you alter the policy and are charged an extra premium. It is part of the total cost of the product. It is important to remember that any commission we are paid includes remuneration for substantial administrative and other services the insurer may include in its pricing if it were issuing the product directly.

The ranges of commission payable for each product type are set out in the table below. This is received at the end of the month following premium payment.

Insurance Product	Commission % range
Home & Contents	20 - 25%
Motor Vehicle	10 - 12.5%
Personal Accident	20%
Income Protection and Life Risk	New business 31%-77% Renewals 20%-32%

For domestic products, we charge a Broker Fee of between \$0 and \$33.00, depending on the product.

On some occasions, we may pay commissions, fees or benefits to others who refer you to us. If we do, we will pay commissions to those people out of our commission or fees (not in addition to those amounts), in the range of 10 to 50% of our commission or fees.

If we arrange premium funding for you we may be paid a commission by the premium funder. This is calculated as a percentage of the total premium.

Do we have any relationships or associations with the insurers who issue the insurance policies or other material relationship?

RockSure is a shareholder of Steadfast Group Limited (**Steadfast**). Steadfast has exclusive arrangements with some insurers under which

Steadfast will receive between 0.5 - 1% commission for each policy arranged by us with those insurers. This is used to operate Steadfast. Depending on the operating costs of Steadfast and the amount of total premium we place with the participating insurers in any financial year, we may receive a proportion of that commission for all products arranged with the participating insurers in each financial year, at the end of each financial year. You can obtain a copy of the Steadfast Group FSG at www.steadfast.com.au.

Employees that assist you with your insurance needs will be paid a market salary which may include, for the policies we arrange for you, a small percentage of our commission or fees.

If we give you a SOA, we will list in that document any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

What should I do if I have a complaint?

1. Contact us and tell us about your complaint. We will do our best to resolve it quickly.
2. If your complaint is not satisfactorily resolved within 21 days, please contact: - Warren Belz, Compliance Manager on 07 4931 5509 or put your complaint in writing and send it to him at the **RockSure** address noted at the beginning of this FSG. We will try and resolve your complaint quickly and fairly.
3. **RockSure** is a member of the Insurance Brokers Disputes Limited (**IBDL**). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to IBDL. IBDL can be contacted on 1800 708 808.
4. To obtain a copy of our Internal Disputes Resolution procedures, please contact us or go to our website www.rocksure.com.au.

All insurers we deal with under binders are members of Insurance Ombudsman Service (IOS). If you have a complaint about a policy that we arranged under a binder that can't be resolved to your satisfaction by us you have the right to refer the matter to IOS at no cost to you. IOS can be contacted on 1300 780 808.

Any questions?

If you have any further questions about the financial services **RockSure** provides, please contact us.



Incorporating Russell Wells Insurance Broker

AFS Licence no 237095

Financial Services Guide

"You deserve our protection"

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*Please retain this document for your reference and any future dealings with **RockSure***