



FINANCIAL SERVICES GUIDE

GENERAL ADVICE ONLY Financial Service Guide:

- No Personal Advice is Given, Please Contact Financial Advisors/Planners for Personal Advice and product suits your personal Situations and Circumstances.
 - No Statement of Advice Given

Easy Insurance 4 You Pty Ltd (t/as) SELECTINSURELIFE

The Corporate Authorized Representative of Laverne Capital Pty Ltd (AFSL 482937)

CAR Number	:	001281447
Licensee Details	:	Laverne Capital Pty Ltd
ABN Number	:	41 640 443 401
AFSL No.	:	482937
Principal Business Address	:	Suite 6/96 Wigram Street, Harris Park, NSW 2150
Phone	:	1300 LAVERN (1300 502 752)
Email	:	info@selectinsurelife.com.au

Laverne Capital Pty Ltd AFSL 482937 authorizes the distribution of this FSG. This Financial Services Guide (**FSG**) is an important document to help you understand and decide if you wish to use the financial services, we are able to offer you.

Not Independent

Easy Insurance 4 You Pty Ltd receives commissions from the life insurance companies, therefore Easy Insurance 4 You Pty Ltd is not independent, impartial or unbiased.

General Advice only

Easy Insurance 4 You Pty Ltd may only offer you general financial product advice, including where Authorized Representatives are only authorized to give General Financial Product Advice. Any advice given by Easy Insurance 4 You Pty Ltd is general advice only and does not take into account your specific needs or objectives. Please talk to your financial advisors if your need financial advice as we don't give personal advice.

All of our commentary, statements of opinion and recommendations in relation to financial products have been prepared without taking into account your personal objectives, financial situations or needs. It is up to you to decide whether this is appropriate for you. You need to take this into account before deciding whether or not to act on this advice.

We strongly consider you to take Financial Planner or Related Professional for advice.

It provides you with information about **Easy Insurance 4 You Pty Ltd (Easy Insurance 4 You, us, our, we)** and the services we provide. Its purpose is to help you decide whether to use any financial service we offer and includes:

- ❖ Who we are and how we can be contacted;
- ❖ What financial services and products we are authorized to provide to you;
- ❖ The costs of any services we may provide to you;
- ❖ How we (and any other relevant parties) are paid and any remuneration we may receive;
- ❖ Any relationships we have with any other organizations affiliated with us or with product issuers, which might influence us in providing financial services to you;
- ❖ Who to contact if you have a complaint and how such complaints may be dealt with; and
- ❖ Our compensation arrangements.

About Corporate Authorized Representative (CAR)

Easy Insurance 4 You Pty Ltd is a Corporate Authorized Representative of **Laverne Capital Pty Ltd** the Corporate Authorized Representative Number is **001281447**

Easy Insurance 4 You Pty Ltd (t/as) SELECTINSURELIFE

Office Address: Suite 6/96-98 Wigram Street Harris Park NSW 2150

Phone Number: 1300 LAVERNE (1300 502 752)

Email Id: info@selectinsurelife.com.au

What kinds of Financial Products Easy Insurance 4 You are authorized to provide to you?

Easy Insurance 4 You is authorized to offer the following financial services to retail and wholesale clients for Life Insurance Product Only:

- ❖ Provide General Financial Product Advice and
- ❖ Deal in Financial Products

We are authorized to provide general financial product advice and deal in are:

- ❖ Life Insurance

In providing our service, we strongly recommend you to take **personal advice of Financial Planner** to assist in your decision whether to purchase a Life Insurance product, managing your Superannuation account also how to invest money and discuss your personal situations and circumstances. **We are not registered tax (financial) advisor and we don't provide tax financial advice.** For tax related matters seek an advice of your accountants or taxation expert for the same.

Also, there will be a licensee Fees and Commission splits as a part of Fees be paid to Laverne Capital for the Services Provided to Easy Insurance 4 You Pty Ltd T/as SELECTINSURELIFE

Referral Partners

Laverne Capital Pty Ltd may have an agreement with Financial Planners, Accountants and Mortgage Brokers as a Referral Partner and an ongoing Fees and Charges of 0-40% be paid based on relationship and volume of the business. **No Personal Advice be provided by Easy Insurance 4 You Pty Ltd or its advisors.**

About Laverne Capital Pty Ltd:

Laverne Capital Pty Ltd holds an Australian Financial Services License (**AFSL 482937**) and is authorized to provide financial services under this license.

Laverne Capital Pty Ltd ACN 609 554 485 ("Laverne Capital", "we", "our", or "us") is a financial planning and investment advisory firm specializing in listed securities and managed investments. Our advisors' record of achievements and reliability is based on providing some of the best investment advice and service in Australia. We offer extensive skills which mirror the different needs of clients with great emphasis placed on research and quality service to support the advice and the financial product provided.

Collectively we can provide financial product advice, arrange and deal in the financial product covering:

- ❖ Deposit & Payment Products
- ❖ Government Debentures, Stocks or Bonds
- ❖ Life Products
- ❖ Managed Investment Schemes
- ❖ Retirement Saving Account Products
- ❖ Securities
- ❖ Superannuation (Including SMSF)

Whilst we recommend the life insurance, superannuation or investment products generally, we do not consider whether it is appropriate for your personal objectives, financial situation or needs. As a result, you need to consider the appropriateness of any information or general advice we give you, having regard to your personal circumstances before buying. You need to read the PDS and any other relevant policy documentation to determine if the product is right for you. If you require personal advice you need to obtain the services of a suitably qualified adviser.

Product Disclosure Statements

Product Disclosure Statement issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.

Privacy, Data Protection and AML/CTF Act compliance

We have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's license. We will also retain copies of this information. We assure you that this information will be held securely.

Privacy Policy (<https://selectinsurelife.com.au/documents/LVC-PrivacyPolicy.pdf>)

You may request further details of the fees and benefits (including any commissions) that may be payable at any time by contacting Laverne via email or phone.

Compensation arrangements

We are required by the Corporations Act 2001 (Cth) to operate a compensation arrangement which is designed to compensate retail clients for losses they suffer as a result of a breach by Laverne Capital of the obligations outlined in Chapter 7 of the Corporations Act.

To this end Laverne Capital has Professional Indemnity Insurance in place which meets the legislative requirements covering Laverne Capital activities and includes the conduct of any employees who are no longer employed by Laverne Capital but were so at the time of the relevant conduct.

How you may provide instructions to us?

Services Providers will accept instructions from you to execute transactions on your behalf that are received by Phone, e-mail or post. Should you wish to contact us for reasons other than the execution of a transaction on your behalf, you may also contact us on or write to us at:

Telephone: 1300 LAVERNE (1300 502 752)

www.selectinsurelife.com.au

Easy Insurance 4 You Pty Ltd T/as SELECTINSURE LIFE
Suite 6/96-98 Wigram Street, Harris Park NSW 2150

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Email: info@selectinsurelife.com.au

How Easy Insurance 4 You are paid?

If you implement a financial product through Easy Insurance 4 You Pty Ltd who is a Corporate Authorized Representative of Laverne Capital Pty Ltd, we may receive payments in the form of Initial and/or On-Going commissions from the financial product providers. Details are as follow.

Product Type	Upfront Commission (Inc. GST)	On Going Commission (Inc. GST)
Insurance Products	Hybrid: Max up to 66% of the first year's	Hybrid: Up to 22% of the following year's

Also, there will be a licensee Fees and Commission splits as a part of Fees be paid to Laverne Capital for the Services Provided to Easy Insurance 4 You Pty Ltd T/as SELECTINSURELIFE.

What should I do if I have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have any complaint about the service provided to you, you should take the following steps:

1. Contact **Laverne Capital Compliance-Coordinator**-
Sakshi Kakkar- via phone no 0426 196 181 Email:
sakshi@lavernecapital.com.au
2. If your complaint is not satisfactorily resolved within 7 days, please contact **Laverne Capital Pty Ltd** and put it in writing to **Laverne Capital Pty Ltd** Suite 6/96-98 Wigram Street, Harris Park NSW 2150 via phone no 0425 308 313, Email: vijay.raj@lavernecapital.com.au
3. If we cannot reach a satisfactory resolution within a further 45 days you can send your complaint to AFCA Australian Financial Complaints Authorities Phone number 1800 931 678. The Australian Securities and Investments Commission, (ASIC), also has a free call info line on 1300 300 630 which you may use to make a complaint or obtain information about your rights.

AFCA – Australian Financial Complaints Authorities at

GPO Box 3, Melbourne,
VIC 3001.
Phone number 1800 931 678