FINANCIAL SERVICES GUIDE

The financial services referred to in this financial services guide (FSG) are offered by:

**View Insurance Pty Ltd ABN 41 651 843 800**
54 Henderson Road Rowville VIC 3178
Phone: 1300 04 8439
Email: hello@viewinsurance.com.au
Website: www.viewinsurance.com.au

View Insurance Pty Ltd is the authorised representative of:

**Carollo Horton & Associates Pty Ltd**
ACN 147 135 859  AFS Licence: 503725
54 Henderson Road, Rowville VIC 3178
PO Box 3308, Wheelers Hill VIC 3150

Phone: 1300 227 655
Email: contact@carollohorton.com.au
Website: www.carollohorton.com.au

Carollo Horton & Associates Pty Ltd holds a current Australian Financial Services Licence No: 503725 and is responsible for the financial services that View Insurance Pty Ltd provides to you. Carollo Horton & Associates Pty Ltd is also responsible for the content and distribution of this FSG. The distribution of this FSG by View Insurance Pty Ltd is authorised by Carollo Horton & Associates Pty Ltd

**This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:**

- the services we offer you
- how we and others are paid
- any potential conflict of interest we may have
- our internal and external dispute resolution procedures and how you can access them
- arrangements that are in place to compensate clients for losses
**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 product.

<table>
<thead>
<tr>
<th>From When does this FSG apply?</th>
<th>This FSG applies from 14 October 2021 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.</th>
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<tr>
<td>How can I instruct you?</td>
<td>You can contact us to give us instructions by post, phone, fax or email on the contact number or details mentioned on page 1 of this FSG.</td>
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| Who is responsible for the financial services provided? | Carollo Horton & Associates Pty Ltd is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG.  
Carollo Horton & Associates Pty Ltd holds a current Australian Financial Services Licensee no: 503725. The contact details for Carollo Horton & Associates Pty Ltd are on the front 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? | View Insurance Pty Ltd is authorised to advise and deal in general insurance products to wholesale and/or retail clients under Carollo Horton & Associates Pty Ltd’s Australian Financial Service Licence. We will do this on your behalf as your broker unless we tell you otherwise. |
| Will I receive tailored advice? | Maybe not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know.  
In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation.  
You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy.  
Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances, or upon renewal of your insurances. |
| **Contractual Liability and your insurance cover** | Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them. |
| **What information do you maintain in my file and can I examine my file?** | Carollo Horton & Associates Pty Ltd maintains a record of your personal profile, including details of insurance policies that we arrange for you. Carollo Horton & Associates Pty Ltd may also maintain records of any recommendations or advice given to you. Carollo Horton & Associates Pty Ltd will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law.  
Carollo Horton & Associates Pty Ltd is and we are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of Carollo Horton & Associates Pty Ltd’s privacy policy is available on request. A copy is also available on Carollo Horton & Associates Pty Ltd’s website, www.carollohorton.com.au.  
If you wish to look at your file please ask us. We will arrange for you to do so. |
| **How will I pay for the services provided?** | Payment for the services we provide you are payable directly to Carollo Horton & Associates Pty Ltd. For each insurance product, the insurer will charge a premium that includes any relevant taxes, charges and levies. Carollo Horton & Associates Pty Ltd often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Carollo Horton & Associates Pty Ltd by the insurers. In some cases, you will also be charged a fee. These will all be shown on the invoice that is sent to you.  
You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay Carollo Horton & Associates Pty Ltd within the time set out on the invoice.  
If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in commission.  
When you pay us your premium it will be banked into Carollo Horton & Associates Pty Ltd ‘s trust account. Carollo Horton & Associates Pty Ltd will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with Carollo Horton & Associates Pty Ltd’s arrangements with the insurer. Carollo Horton & Associates Pty Ltd will earn interest on the premium while it is in their trust account. |
trust account or Carollo Horton & Associates Pty Ltd may invest the premium and earn a return. Carollo Horton & Associates Pty Ltd will retain any interest or return on investment earned on the premium.

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

Carollo Horton & Associates Pty Ltd’s commission will be calculated based on the following formula:

\[
X = Y\% \times P
\]

In this formula:

- \(X\) = Carollo Horton & Associates Pty Ltd’s commission
- \(Y\%\) = the percentage commission paid to Carollo Horton & Associates Pty Ltd by the insurer. Carollo Horton & Associates Pty Ltd’s commission varies between 0% and 30%.
- \(P\) = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

We will receive between 0% and 90% of Carollo Horton & Associates Pty Ltd’s commission.

Carollo Horton & Associates Pty Ltd does not and we do not often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If Carollo Horton & Associates Pty Ltd does, Carollo Horton & Associates Pty Ltd will pay commissions to those people out of its commission or fees (not in addition to those amounts), in the range of 0% to 50% of its commission or fees.

Our employees that will assist you with your insurance needs will be paid a market salary.

See below for information on the Steadfast association and commission.

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

Carollo Horton & Associates Pty Ltd is a Steadfast Group Limited (Steadfast) Network Broker and brokerage company and/or principals/directors hold shares in Steadfast. As a Steadfast Network Broker, Carollo Horton & Associates Pty Ltd has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners pay Steadfast commission of between 0.5 – 1.5% for each product arranged by us with those Partners or alternatively a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners.
You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

If we arrange premium funding for you Carollo Horton & Associates Pty Ltd may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that Carollo Horton & Associates Pty Ltd is paid by the premium funder is usually calculated as a percentage of your insurance premium (including government fees or changes). If you instruct us to arrange or issue a product, this is when Carollo Horton & Associates Pty Ltd become entitled to the commission.

Carollo Horton & Associates Pty Ltd's commission rates for premium funding are in the range of 0% to 5% of funded premium. When we arrange premium funding for you, you can ask us what commission rates Carollo Horton & Associates Pty Ltd are paid for that funding arrangement compared to the other arrangements that were available to you.

What should I do if I have a complaint?

1. Contact Carollo Horton & Associates Pty Ltd and tell Carollo Horton & Associates Pty Ltd about your complaint. Carollo Horton & Associates Pty Ltd will do its best to resolve it quickly.

2. Carollo Horton & Associates Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

   Mailing address - Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001
   Ph - 1800 931 678
   Email - info@afca.org.au
   Website - www.afca.org.au

What arrangements are in place to compensate clients for losses?

Carollo Horton & Associates Pty Ltd has a professional indemnity insurance policy (PI policy) in place.

The PI policy covers Carollo Horton & Associates Pty Ltd and its representatives (including authorised representatives) for claims made against them by clients as a result of their conduct in the provision of financial services.

The PI policy will cover us for claims relating to the conduct of former representatives who no longer work for Carollo Horton & Associates Pty Ltd.

This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.
Any questions?

If you have any further questions about the financial services View Insurance Pty Ltd or Carollo Horton & Associates Pty Ltd provides, please contact us.

Please retain this document for your reference and any future dealings with View Insurance Pty Ltd or Carollo Horton & Associates Pty Ltd.