

Financial Services Guide

Issued: 14 March 2019

In this Financial Services Guide (FSG), 'we', 'our', 'us' or 'Aegon' means Aegon Insights Australia Pty Ltd ABN 35 082 524 785 with Australian Financial Services Licence (AFSL) 236657.

Aegon specialises in the marketing and distribution of insurance products. We have been engaged by MLC Limited ABN 90 000 000 402, AFSL 230694 (MLCL) to arrange for the sale of the NAB Essential Life, NAB Essential Accidental Death, NAB Essential Critical Illness and NAB Essential Injury insurance products (NAB Essentials) on behalf of MLCL.

MLCL is the insurer and issuer of NAB Essentials insurance which has been branded by National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 (NAB). NAB is the distributor of NAB Essentials insurance. This insurance is not a deposit with, a liability of or guaranteed by NAB. MLCL is part of the Nippon Life Insurance Group and not part of the NAB Group of companies.

INFORMATION ABOUT THIS FSG

This FSG provides information about the financial services we can provide and is intended to assist you in making an informed decision about whether to use the services.

It contains information about:

- who we are
- how we can be contacted
- what services we provide
- how we are remunerated
- details of how we deal with a complaint if you are not satisfied with the services provided.

With this FSG you will also be provided with a Product Disclosure Statement (PDS) issued by MLCL for NAB Essentials when we arrange for a NAB Essentials product to be issued to you. The PDS sets out the terms of each NAB Essentials product and includes information such as premium payable and the risks and benefits of the product. You should carefully read this FSG and the PDS and consider whether the NAB Essentials product meets your own objectives and financial situation before making a decision to purchase.

This FSG contains only general information about the services we provide. If you require further information, please ask us.

PRODUCTS AND SERVICES

We are authorised by the terms of our AFSL to provide general financial product advice and to deal in life risk insurance and general insurance products.

We cannot provide you with personal financial product advice and cannot tell you whether any particular financial product is appropriate for you.

We have been authorised by MLCL under a binder agreement to:

- arrange for NAB Essentials to be issued on behalf of MLCL; and
- handle any claims on behalf of MLCL in respect of NAB Essentials.

This binder means that we act on behalf of MLCL, not you.

We provide certain marketing and administrative services on behalf of MLCL to those persons who acquire NAB Essentials and arrange for the promotion and sale on behalf of MLCL of NAB Essentials. When providing these financial services, we do so under our AFSL and act on behalf of MLCL, not you.

HOW YOU CAN INSTRUCT US

If you want to provide us with instructions in relation to the financial services we offer, contact us on 1300 305 515.

REMUNERATION, COMMISSION, FEES OR OTHER BENEFITS

MLCL, as the insurer, receives the premium that you pay for the NAB Essentials insurance products. Aegon is remunerated according to the details below. If you would like any further information about remuneration, please contact us.

For providing Marketing, Administration and Telemarketing services

Aegon receives up to 39.3% of the premium you pay in relation to a NAB Essentials product (net of any refunds and GST) for providing Marketing, Administration and Telemarketing services.

For providing Telemarketing services

Telemarketing services are provided by Aegon employees. Aegon employees are paid an hourly rate or annual salary by Aegon and may also receive benefits such as monetary and non-monetary bonuses (such as gifts, vouchers, meals or entertainment) from Aegon. These bonuses do not affect your premium.

WHAT TO DO IF YOU HAVE AN ENQUIRY OR COMPLAINT

We aim to provide you with the highest level of customer service and ensure any enquiries or complaints are attended to promptly and resolved as fairly as possible. If you have a complaint or concern about the service provided to you, we encourage you to contact or write to:

The Complaints Officer

Aegon Insights Australia

PO Box H63, Australia Square, Sydney NSW 1215

Phone: 1300 305 515

If an issue has not been resolved to your satisfaction you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides independent financial services complaint resolution that is free to consumers. You can contact AFCA as follows:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

HOW TO CONTACT US

You can contact us by:

- phone: 1300 305 515
- post: **The Customer Service Manager**
Aegon Insights Australia
PO Box H63, Australia Square, Sydney NSW 1215

OTHER INFORMATION

The law requires Aegon to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act 2001 (Cth) by Aegon. Aegon has professional indemnity insurance that satisfies these requirements (including providing coverage for any employees of Aegon who are no longer employed by Aegon).

There are no associations or relationships other than those mentioned in this FSG that would influence us when providing financial services to you.

YOUR PRIVACY

We aim to protect and maintain the privacy, accuracy and security of any information you give us. Any information you do give us will be used to establish and administer an insurance policy for you. If you do not consent to our collecting your information, we will be unable to provide you with any services. We may also use information you agree to provide us to contact you for marketing and research purposes and to provide other products and services to you. If you do not want your information to be used for these purposes, please let us know. We may disclose your personal information to related companies, business partners, service providers and to third parties (who may be overseas). We will only do this where we are allowed or required to by law, or where you have given your consent. If at any time you want to access your personal information, please call or write to us (details indicated above in the "How to Contact Us" section). Our Privacy Policy explains in greater detail our commitment to protecting your personal information.

For a copy of our Privacy Policy, please contact us or go to www.aegoninsights.com.au