

# Superhero Insurance

With great insurance, comes great protection!



T 1300 316 048  
F 03 9587 9954  
3 Citrus Street  
PO Box 278  
Braeside, Vic, 3195  
www.superheroinsurance.com.au

**Low Financial Group Pty Ltd**  
ABN 59 553 212 367  
Authorised representative of  
**Integrity Financial Planners**  
**Pty Ltd AFSL 225051**  
1 Railway Crescent Croydon Vic 3136

## Financial Services Guide (FSG)

**Preparation Date: 26 March 2015**

### What is the purpose of this FSG ?

This financial services guide (FSG) is an important document. It is designed to assist you in deciding whether to use any of the financial services offered by us, as described in this FSG. We are required to give you an FSG if we provide certain financial services to you and you are a retail client. This FSG contains important information about:

- who we are;
- the financial services we offer;
- the financial products to which those services relate;
- how we and others are paid in connection with those services;
- your privacy;
- how we deal with complaints; and
- how we can be contacted.

This FSG is not intended for 'wholesale clients' as defined by the Corporations Act 2001 (i.e. professional investors). References to 'you' and 'your' refer to potential investors who are not 'wholesale clients'. This FSG is provided by Superhero Insurance which is a service offering of Low Financial Group authorised representative of Integrity Financial Planners Pty Ltd (IFP) AFS License #225051.

### Are there any other documents that you will receive?

#### Will you receive a statement of advice?

A person who provides a retail client with personal advice (that is advice that takes into account the client's objectives, financial situation and needs) must give the client a statement of advice (SOA). Superhero Insurance as a service offering of Low Financial Group does not provide personal advice to retail clients. Accordingly, you should not expect to receive an SOA from us.

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## Will you receive a product disclosure statement?

Before acquiring one of the products quote on the website, you have the ability to download a Product Disclosure Statement (PDS), which is designed to assist you to make an informed decision about the product. The statement will contain information about the product and will usually include the costs and details of other fees and charges which may apply, including (if applicable) any fees, commission or other benefits (collectively referred to as **Adviser Remuneration**) payable to financial advisers.

## Will you receive a general advice warning?

A person who gives retail clients general advice (that is, advice that is not personal advice) must generally warn the client that the advice does not take into account the client's objectives, financial situation or needs. Where we provide you with general advice, we will also generally provide you with a general advice warning. The general advice warning will be given in the same manner as the advice is provided (i.e. in writing, online or verbally).

## How do you obtain further information?

This FSG contains general information about the financial services that we provide. When providing these financial services, Low Financial Group under the Superhero Insurance 'service offering' operates as a corporate authorised representative of Integrity Financial Planners Pty Ltd (IFP) AFS License #225051.

## The financial services we are authorised to provide

Life risk insurance products as well as any products issued by a registered Life Insurance Company that are backed by one or more of its statutory funds. Any advice provided by Superhero Insurance, a service offering of Low Financial Group authorised representative of Integrity Financial Planners Pty Ltd (IFP) is limited to general financial product advice which we provide, for example, on our website. This information generally relates to product features and the need for personal insurance.

We do not provide personal financial product advice to retail clients. Before you make any insurance decision, we recommend that you obtain advice tailored to address your individual objectives, financial situation and needs from a licensed financial adviser.

Superhero Insurance, a service offering of Low Financial Group authorised representative of Integrity Financial Planners Pty Ltd (IFP) who are responsible for the financial services provided to you under their Australian Financial Services Licences (AFSL).

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## Why we do not give personal advice to online clients

We believe clients should obtain financial product advice from qualified financial advisers who fully understand their individual objectives, financial situation and needs. If you wish to access this service, please contact Low Financial Group on 1300 725 996 or [info@lowefinancial.com](mailto:info@lowefinancial.com)

## How we and others are paid for the financial services we provide

If you acquire one of the products via our website, we will receive fees and other benefits. These are generally set out in the PDS for the product or in an individual contract for services. This remuneration may include commission applicable to the particular product or service. Financial advisers may receive (in accordance with applicable legal requirements) Adviser Remuneration if they provide advice to you or arrange for you to acquire a product.

Any Adviser Remuneration, if paid, is set out in the PDS under which you acquired the product. For initial commissions these may be up to 110% of the first year's premium, though normally they will be around 80%. For example on a term life policy paying an initial commission of 80% with a premium of \$300 this would equate to \$240 plus 10% GST = \$264. This is not a charge to you but is paid by the product provider. On an ongoing basis these payments may be up to 33% of the second and subsequent year's premium per annum. Therefore, on an insurance premium of \$300 this would equate to \$99 p.a.

Commissions and brokerage paid by product providers or intermediaries, shall be paid to IFP. IFP Ltd is a privately owned company. These amounts shall be paid by IFP to Low Financial Group or associated entities.

IFP (or associated entities) may receive profit share or volume based remuneration from some product suppliers. This may result in payments to IFP based on the overall level of business placed by IFP in particular products or with particular product providers.

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## Who has an Interest in these Services?

IFP Ltd is a privately owned company.

Low Financial Group pays a fee to IFP for the provision of services in its capacity as an Australian Financial Services Licensee. Our staff are paid a salary and may be entitled to receive bonuses and non-monetary benefits. These bonus payments are not an additional cost to you. We do not pay fees or other benefits to third parties for solely referring customers to us.

Gerard Lowe is the director of Low Financial Group Pty Ltd and will benefit from any profits earned. Other Advisers are employees of Low Financial Group. They may on occasion receive bonuses based on their contribution to revenues earned by the business.

Low Financial Group and IFP may receive other benefits from product suppliers. These may include attendance at functions, conferences and training sessions provided by product suppliers.

Low Financial Group and IFP maintain a register of Alternative Benefits outlining any such benefits that may be received. We also maintain a register of any potential Conflicts of Interest that we may have. These Registers may be viewed on request.

## Conflicts of Interest

Potential conflicts may occasionally arise between the interests of clients, ourselves and our related parties and other parties (including service providers appointed by us). We have statutory and common law fiduciary duties to manage conflicts of interest, act in the interests of investors and, if there is a conflict, give priority to clients interests and/or duties (as applicable).

## Privacy

We respect your privacy and have developed a Privacy Policy which embodies our legal obligations in respect of your privacy. Our Privacy Policy can be obtained by contacting us directly or by visiting our website [www.superheroinsurance.com.au](http://www.superheroinsurance.com.au)

## Compensation arrangements

The general advice provided is insured under the terms of a current professional indemnity insurance policy, in satisfaction of the requirement under section 912B of the Corporations Act that IFP has in place this type of insurance. These insurances provide cover even if one of our employees has ceased to work for us.

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## How we deal with complaints

If you have a concern or wish to lodge a complaint about services provided by IFP or one of its representatives, of which Low Financial Group is one, we will assess and determine the concern/complaint and attempt to resolve the issue. The procedure to follow is:

Contact your adviser about your concerns/complaints.

If a concern/complaint is not satisfactorily resolved within 3 days, then contact: The Compliance Manager Integrity Financial Planners PO Box 1140, CROYDON, VIC 3136 or phone (03) 9723 0522.

If IFP are unable to satisfactorily resolve the concern/complaint within 45 days you will be advised by IFP in writing that you may take your concern/complaint to the Financial Ombudsman Service (FOS). FOS will undertake an independent review

In determination of your concern/complaint, Low Financial Group has agreed to be bound by any determination made by FOS. Financial Ombudsman Service GPO Box 3, Melbourne Vic 3001.

Phone: 1300 780 808

Further information regarding the Financial Ombudsman Service is available from [www.fos.org.au](http://www.fos.org.au)