

Financial Services Guide



It's your life. Plan for it.

Lifeplan Australia Friendly Society Limited
ABN 78 087 649 492 AFS Licence 237989

Lifeplan Australia Building Society Limited
ABN 30 087 652 079 AFS Licence 237994

About the Financial Services Guide

This Financial Services Guide (FSG) is an important document that provides you with information about **Lifepan Australia Friendly Society Limited**, which is licensed to deal in and provide advice on:

- Investment products
- Life risk insurance products
- Non-cash payment facilities such as direct debits
- Deposit products including term deposits.

AND

Lifepan Australia Building Society Limited, which is licensed to deal in and provide advice on:

- Basic deposit products
- Term deposits
- Non-cash payment facilities such as direct debits.

The Building Society is the issuer of the basic deposit products, term deposits and some non-cash payment facilities, however, Lifepan Australia Friendly Society Limited will provide all financial services offered by the Building Society and the Friendly Society. These companies will be referred to in this document as 'Lifepan', 'we', 'our' or 'us'.

This FSG provides general information to assist you when making a decision relating to the financial services and products we are able to offer.

It also tells you how our consultants are paid and about our internal and external complaints handling procedures and how you may access them.

Product Disclosure Statement

When you invest, or are contemplating an investment in one or more of our products, you are also entitled to receive a Product Disclosure Statement that will fully describe our product/s, including the features and benefits and will assist you in your decision making process.

General Financial Advice

The information provided to you by Lifeplan is designed to help you understand the features and benefits of the products we provide. Lifeplan does not provide a financial planning service or give personal financial advice, which means we will not take into account your personal objectives, needs or financial situation, so we ask that you give those items consideration when making your investment decision.

Financial Advice Referrals

Lifeplan may refer you to Bridges Financial Services Pty Ltd AFS Licence 240837 for financial advice.

If we refer you to Bridges for financial advice, we may receive a referral fee of up to 22.5% of any entry fee/and or ongoing fee paid by you to Bridges. We may also receive additional incentive payments of up to 0.20%, depending on the level of new business referred by us. These referral payments to Lifeplan do not result in a fee increase to you.

Bridges will disclose the amount of, or method of calculating, any referral fee or incentive payments at the time of providing financial advice to you, or as soon as practicable after this time.

In referring you to Bridges, Lifeplan does not accept liability or responsibility for any acts, omissions or advice of Bridges and its authorised representatives under Lifeplan's referral arrangement with them.

Remuneration

Lifeplan's consultants are paid a fixed salary and they may also receive performance bonuses in accordance with their contracts of employment. Remuneration is not an additional charge to you but is included in the management fees which are clearly stated in the Product Disclosure Statement.

Complaints Handling

We are committed to providing a quality and personalised customer service, so if you are unhappy with any of our products or services, please tell us and we will attempt to quickly and fairly resolve the problem for you. We have procedures in place that provide for a complaint to be fully investigated, however if for some reason we are unable to resolve the complaint to your satisfaction you may also send a written complaint to one of the following:

For investment products and non-cash payment facilities issued by Lifeplan Australia Friendly Society Limited:

The Chief Executive Officer
Financial Industry Complaints Service (FICS)
PO Box 579 Collins Street West Melbourne VIC 3000
Telephone: 1300 78 08 08

For term deposits, basic deposit products or non-cash payment facilities issued by Lifeplan Australia Building Society Limited:

The Ombudsman
Financial Co-Operative Dispute Resolution Scheme (FCDRS)
PO Box 372 Clayfield QLD 4011
Telephone: 1300 13 92 20

Lifeplan Funds Management is a business name of Lifeplan Australia Friendly Society Limited.

This Financial Services Guide was prepared on 30/05/07.

The information contained in this document was current at the time of preparation.



It's your life. Plan for it.

Registered Office: 111 Gawler Place Adelaide SA 5000
GPO Box 89 Adelaide SA 5001
Telephone: 1300 1300 38 Facsimile: (08) 8231 9181
Email: enquiries@lifeplan.com.au
Website: www.lifeplan.com.au

FSG05/07