



Financial Services Guide Part Two

Company Nexa Life Solutions Pty Ltd
ABN 85 672 917 896 | **AFSL** 563622
Version 1.0

Financial Services Guide (Part Two)

About your Authorised Representative

The following contains important information about your Authorised Representative. This includes their Authorised Representative and Corporate Authorised Representative number, qualifications, areas of general advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

Part 2 of the FSG should be read in conjunction with Part 1.

Your Authorised Representative

Silver Lining Life Insurance Pty Ltd
Corporate Authorised Representative No. 1315222

Contact Details

Postal Address: PO BOX 597 Rockdale NSW 2216
Phone: 02 7228 4909
Email: silvana@silverlininglife.com.au

Silvana Plonski

Authorised Representative No. 1315224

I am a Sub Authorised Representative of Silver Lining Life Insurance Pty Ltd ("the Practice") which is a Corporate Authorised Representative (No. 1315222) of nexa Life Solutions Pty Ltd.

I hold the following qualifications:

- Bachelor of Commerce
- RG146

General Advice Warning

The service we provide is of a general nature. It does not take your specific needs or circumstances into consideration, so you should look at your own financial position, objectives and requirements and seek financial advice before making any financial decisions. Before you take any action or purchase any financial product you should consider whether it is appropriate having regard to your own objectives, financial situation and needs. You should obtain the Product Disclosure Statement (PDS) and Target Market Determination (TMD) that is related to the relevant financial product. The PDS contains full details of the terms and conditions of the relevant financial product and you should consider it before making any decision about whether to acquire the financial product. If you would like personal financial advice, please let me know and I will refer you to someone who can provide this.

If we have provided you with personal advice in the past we may have knowledge of your personal objectives, financial situation and needs. Regardless of any knowledge we may have of your relevant circumstances we will not consider any previously acquired details of your personal objectives, financial situation and needs when providing you with General Advice.

Services we are authorised to provide

nexa Life Solutions has authorised me to provide general advice only in the following areas:

- Life Products – Life Risk Insurance Products
- Life Products – Superannuation

Silver Lining Life Insurance Pty Ltd has determined, that to best serve the interests of our clients, that working with a limited number of providers will enhance the service offering we can provide. The reduced number of providers facilitates the Authorised Representative's having specialist in-depth knowledge of the products - it also allows the business to have access to a Premium Service Offering from these product providers.

The Premium Service Offering provides access to:

- A dedicated underwriter – this benefits both our clients and the business by being able to engage on a case- by case basis in relation to terms, information requirements and delivery times.
- A dedicated administrative support to facilitate timely responses to ensure our clients receive service and support.
- A dedicated business development manager – a direct line for feedback, access to technical support

We have elected to provide services under the NEOS platform who offer the following insurance products:

- NEOS Protection
- Encompass Protection

These Insurance products are market competitive both in product features and costs.

There may be instances where we may provide services to alternate Insurance product providers.

Authorised Representative Remuneration

When your Authorised Representative provides a general advice service to you, your Authorised Representative may be remunerated through:

- A commission payment from product providers.

All commissions are initially paid to nexa Life Solutions before being distributed to your Authorised Representative or to their relevant business.

How We Get Paid

nexa Life Solutions Pty Ltd receives all remuneration for services provided by your Authorised Representative. nexa Life Solutions Pty Ltd then pays **Silver Lining Life Insurance Pty Ltd** up to 95% of all remuneration received.

Silver Lining Life Insurance Pty Ltd then pays **Slivana Plonski** a portion of this remuneration.

Commissions and Fees

The following is a guide as to how commissions and/or fees may be charged.

All fees are inclusive of GST.

Fee Type	Minimum %	Maximum %
Life Insurance Commission – New Policies (1st Year Only) This commission is payable by the insurance company and is a percentage of the insurer's base premium. i.e. premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees or levies. Example If the annual premium was \$1,000, nexa Life Solutions would receive up to \$660 in the first year based on the maximum percentage.	0%	66%
Ongoing Life Insurance Commission – New Policies (Year 2 Onwards) nexa Life Solutions may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay. Example If your annual premium is \$1,000, nexa Life Solutions would receive up to \$330 in the second year and onwards based on the maximum percentage.	0%	33%

Other Remuneration we may receive

We may charge an hourly rate directly relating to other services offered. Terms of engagement relating to any other such services will be detailed prior to entering into any such agreement.

A referral fee may be received for any referrals to AIA's Health Insurance. For any health insurance policies commenced by you through this service, we will receive a once-off referral fee of up to 27.5% (inclusive of GST) of the first year's annual premium.

We may receive an activation fee for clients who join AIA's Vitality programme. This is a once off fee and will be paid upon activation of AIA Vitality.

Referral Fees

If a third party referred you to us, that third party may receive a referral fee.

From this remuneration, the CAR may pay referral commissions of up to 100% of all remuneration received.

Questions?

Please ask me to explain anything you do not understand in my Authorised Representative profile or FSG.



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