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**BT** Life Insurance

# Financial Services Guide

30 June 2023

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# About this document

This Financial Services Guide is an important document that includes information about the services we can provide to you under our Australian Financial Services Licence (AFSL).

TAL Life Insurance Services Limited (TLISL) is the providing entity of the financial services. TLISL provides general financial product advice services to life insurance customers. In this guide, references made to 'we', 'us' and 'our' is a reference to TLISL as the providing entity of the financial services.

The purpose of this guide is to help you decide whether to use our services.

It contains important information about:

- TLISL and its related entities within the TAL Group
- the services we are authorised to provide
- other documents you may receive, such as a product disclosure statement when you are issued a life insurance product
- how we can be contacted
- remuneration paid to us or our related entities in relation to the services provided
- how we collect and use your personal information, and
- how to make a complaint and how complaints are dealt with.

Find out more about TLISL on page 6.

# Our financial services

We are authorised to provide general financial product advice about and deal in life insurance and superannuation issued by us and other entities within the TAL Group.

We only arrange the issue of superannuation in limited circumstances for existing BT life insurance policy holders.

When a consultant provides you with financial services, they act for TLISL and not for you.

## Other documents you may receive

If you choose to use our services, you may also receive a product disclosure statement (PDS).

Generally, where we issue, offer or arrange to issue a financial product to you, we will provide you with a PDS or other disclosure document to help you make an informed decision about the product. It will contain information about the key features and benefits of the product, along with information about the fees and costs payable by you for the product.

Please ensure you carefully read and understand the PDS and other disclosure documents for the product before making a decision to use or acquire that particular product.

# General advice

A consultant can provide factual information and general financial product advice. General financial product advice is a recommendation or an opinion about a financial product that doesn't take into account your personal objectives, financial situation and needs.

This means that you must consider whether a financial product meets your personal circumstances and read the PDS before acquiring or disposing of it.

Your consultant will not provide personal advice. Personal advice does take into account one or more of your objectives, financial situation and needs.

## Providing instructions to us

You may give us instructions by telephone, in writing or other means by prearrangement with us. How you give us instructions will depend on the services provided to you and the arrangements agreed between you and us.

Phone calls to and from us may be recorded for quality, assurance and training purposes. If you do not wish for your call to be recorded, please tell us when you have been connected.

### Customer contact details

Phone: Customer Relations, 1300 553 764 from 8.00am to 6.30pm, Monday to Friday (Sydney time)

Mail: GPO Box 5467 Sydney NSW 2001

# About us

TAL Life Insurance Services Limited (TLISL) is part of the TAL Group and as such is associated with other TAL Group entities that issue financial products.

The TAL Group includes:

- TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483
- TAL Life Limited ABN 70 050 109 450, AFSL 237848
- TAL Direct Pty Limited ABN 39 084 666 017, AFSL 243260
- Lifebroker Pty Limited ACN 115 153 243, AFSL 400209
- Affinia Financial Advisers Limited ACN 085 335 397, AFSL 237875
- National Financial Solutions Pty Limited ABN 92 083 177 011, AFSL 284182

TAL is regulated by the Australian Prudential Regulation Authority (APRA). As an APRA regulated entity, we are exempt from the compensation requirements in the Corporations Act 2001. We nonetheless have professional indemnity insurance, which provides cover for claims that relate to the financial services that we and our representatives provide.

# Remuneration and benefits

You may request particulars of the remuneration or other benefits within a reasonable timeframe after receiving this FSG and before general advice is provided.

## Employee remuneration

Employees who assist you in connection with TLISL policies are paid a salary. They do not receive bonus payments directly linked to sales or referrals. By first demonstrating our values, our Service Promise and complying with our standards, they may be eligible for a variable reward which is provided on a discretionary basis.

## Non-monetary benefits

Employees may receive education and training or technology and software support. We may, at our expense, invite some employees to attend an annual conference. Employees are also eligible to receive non-cash excellence awards that are a form of recognition based on behaviours in line with our values and service promise.

## General financial product advice fees

We do not charge you for general financial product advice.

## How we are paid

We will receive premiums and other fees (such as policy fees) if you acquire our products.

When this occurs, you'll find information about premiums and other fees or benefits and how they are calculated in the relevant PDS for the product.

Insurance premiums depend on a range of factors, including how much insurance you take out, and are payable annually, half-yearly, quarterly or monthly.

# Concerns or complaints

We put customers at the centre of everything we do. However, we know that sometimes things don't go exactly as planned and believe that everyone has a right to make a complaint. You can make a complaint about our products, services, staff or handling of a complaint. We will do all we can to resolve your complaint as quickly as possible.

## Stage 1: Complaint

If you have a complaint, please contact TLISL by phone or in writing to the Complaints Officer and tell us about your concerns:

Phone: 1300 553 764 from 8.00am to 6.30pm, Monday to Friday (Sydney time)

Mail: GPO Box 5467 Sydney NSW 2001

## Stage 2: Internal Dispute Resolution Service

If the matter is not satisfactorily resolved within 5 business days, your complaint will be escalated to the Internal Dispute Resolution (IDR) team. You can also contact the IDR team by phone, using our online contact form or in writing. The IDR team will seek to respond to your complaint within 30 days. If they are unable to respond to your complaint within that period, you will be informed of the reasons for the delay and when the IDR team expects to provide a response to your complaint.

Phone: 1300 553 764 from 8.00am to 6.30pm, Monday to Friday (Sydney time)

Mail: GPO Box 5380 Sydney NSW 2001



### Stage 3: External Dispute Resolution Service

If you are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is available to you, at no cost. Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Our detailed Complaints Handling Policy is available on our website by searching "Complaints Handling Policy".

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Phone: 1300 553 764 from 8.00am to 6.30pm  
Monday to Friday (Sydney time)  
Mail: GPO Box 5467 Sydney NSW 2001



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