

# Financial Services Guide

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Life Matters Claims Pty Ltd

Company:	Life Matters Claims Pty Ltd ("Life Matters Claims")
ABN:	72 646 169 575
AFSL No:	532487
Date Issued:	31 December 2021

## 1. ABOUT THIS FINANCIAL SERVICES GUIDE (“FSG”)

This Financial Services Guide (“FSG”) is dated 31 December 2021 and has been prepared and issued by Life Matters Claims Pty Ltd (ABN: 72 646 169 575; AFSL: 532487) (“**Life Matters Claims, we, us or our**”) to inform you about the financial services provided by us and to comply with our obligations as the holder of an Australian Financial Services Licence (“**AFSL**”) issued by the Australian Securities and Investments Commission (“**ASIC**”).

This FSG has been prepared to provide you with information about the financial services that we offer. The FSG is an important document and a regulatory requirement under the *Corporations Act 2001* (Cth) (“**Corporations Act**”).

This FSG contains general information only. If you have further questions regarding this FSG please contact us.

Important general information contained within this FSG includes:

- Who we are and how you can contact us;
- The services we are authorised to provide to you;
- How we are remunerated for these services and the cost to you;
- Disclosure documents that you will receive;
- Who we act for and any potential conflicts of interest;
- Our internal and external dispute resolution processes; and
- How we handle your personal information.

## 2. WHO WE ARE AND THE SERVICES WE OFFER

Life Matters Claims is authorised under its AFSL to provide claims handling and settling services to insured retail and wholesale clients as a claimant intermediary. Life Matters Claims represents insured persons under insurance products in pursuing the following types of claims:

- total and permanent disability claims;
- income protection claims;
- trauma/critical illness claims;
- terminal illness claims; and
- denied insurance claims.

## 3. NO ADVICE

We are not authorised to provide you with any financial product advice. We will only provide you

with **factual information** about insurance products when providing you with our claims handling services. Factual information is objectively ascertainable information whose truth or accuracy cannot be questioned. This information does not take into account your specific financial situation, needs or objectives and is not a recommendation or statement of opinion in relation to the insurance products. You should seek independent professional advice in relation to acquiring or disposing of any insurance products, superannuation or other financial products.

#### **4. CONTACT DETAILS | HOW TO INSTRUCT US**

##### **Life Matters Claims Pty Ltd**

Postal Address: PO Box 219, Mapleton QLD 4560

Phone: 1300 784 108

Email: [info@lifemattersclaims.com.au](mailto:info@lifemattersclaims.com.au)

You may give us instructions in relation to your claim via phone, email or at any face-to-face meetings we hold with you.

#### **5. WHO WE ACT FOR**

Life Matters Claims is responsible for the claims handling and settling services we provide to you under our AFSL and acts for the insured persons under insurance products in pursuing life insurance claims in accordance with section 761CAA(1) of the Corporations Act (Cth).

#### **6. OTHER DOCUMENTATION YOU MAY RECEIVE**

This FSG and the Service Agreement will be the key documents which assist you in making an informed decision about whether to utilise our financial services. We recommend that you ensure you have read and understood the contents of these documents fully. You are able to access the FSG via our website.

## 7. FEES, COSTS, COMMISSIONS AND OTHER BENEFITS

### 7.1 Our Fees

Life Matters Claims will generate revenue by charging the following service fees:

Description	Fee
<b>Total and Permanent Disability Fee</b>	7% of the benefit received (excluding GST). This fee is only charged if the claim has been accepted by the insurer and a benefit has been received.
<b>Initial Income Protection Fee</b>	An upfront fee \$2,000 (excluding GST). This fee is only charged if the claim has been accepted by the insurer and a benefit has been received.
<b>Terminal Illness Fee</b>	7% of the benefit received (excluding GST). This fee will only be charged to clients if the claim has been accepted by the insurer and a benefit has been received.
<b>Declined Income Protection Fee</b>	Where you have previously been declined income protection a flat fee of \$2,000 (excluding GST) will be applied. Upon providing the client with assistance, if the client is successful in receiving a benefit, a fee of 5% of the monthly benefit received (excluding GST) will be charged.
<b>Ongoing Income Protection Fee</b>	5% of the monthly benefit received (excluding GST). This fee is charged on a monthly basis.
<b>Trauma Fee</b>	7% of the benefit received (excluding GST). This fee is only charged if the claim has been accepted by the insurer and a benefit has been received.

### 7.2 Employee Remuneration

Representatives of Life Matters Claims are remunerated by way of salary only.

## 8. CONFLICTS OF INTEREST

Life Matters Claims is an independent claimant intermediary that does not manage or distribute our own financial products. Any service we provide is concerning financial products from non-related product providers, and our revenue is primarily gained through your insurance claim being accepted. For that reason, our interests are aligned with our clients. However, in rare situations where conflicting interests arise, we have an internal procedure which helps to manage, mitigate or resolve the conflict.

## 9. COMPENSATION INSURANCE

Life Matters Claims has professional indemnity insurance in place, which satisfies the requirements for compensation arrangements pursuant to section 912B of the Corporations Act. This policy covers claims made against Life Matters Claims in relation to professional services provided by our representatives, employees and authorised representatives.

## 11. PRIVACY POLICY

We will require you to provide personal information in the course of engaging with us. Life Matters Claims collects, maintains, uses and discloses personal information in the manner described in our Privacy Policy. This is primarily for processing your application and complying with certain legal obligations. Our Privacy Policy is available on our website.

## 12. COMPLAINTS AND DISPUTE RESOLUTION

We have an internal dispute resolution process in place to resolve any concerns or complaints you may have, quickly and fairly. Where appropriate, we also make the process accessible for clients with disabilities or language difficulties.

Any concerns or complaints should be directed to the Compliance Officer either by email ([info@lifemattersclaims.com.au](mailto:info@lifemattersclaims.com.au)) or in writing to our postal address. Your written notice should specify the nature of the complaint, including all relevant details, as well as your desired outcome and how this may occur.

The Compliance Officer will, on receipt of your written notice:

- a. Provide a written acknowledgement of your complaint and indicate a timeframe in which Life Matters Claims will formally respond to your complaint
- b. Consider and investigate the circumstances of your complaint, which may also involve communicating directly with you
- c. Notify you in writing of our decision, including the reasons for the decision and any potential remedies, within thirty (30) days from receipt of your complaint
- d. If your complaint is not resolved within thirty (30) days, the Compliance Officer will inform you in writing of the reasons for the delay

Where you have any redress (financial or otherwise), we will provide that redress promptly. If the complaint can't be resolved to your satisfaction by Life Matters Claims through our internal dispute resolution process, you have the right to refer your complaint to the Australian Financial Complaints Authority ("**AFCA**").

AFCA is an independent and external disputes resolution scheme, of which Life Matters Claims is a member.

You may lodge your complaint with AFCA by sending the relevant information and documents to:

### **Australian Financial Complaints Authority ("**AFCA**")**

GPO Box 3

Melbourne VIC 3001

Phone: 1800 931 678

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

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

Before AFCA will deal with your complaint, you must have first lodged a formal complaint with us and given us time to investigate and resolve the dispute.