

Financial Services Guide

This Financial Services Guide (**FSG**) is designed to assist you in deciding whether to use the services provided by Nadic Administration Pty Ltd (**Nadic**) and Teachers Federation Health Ltd (**Teachers Health**) together trading as Teachers Insurance Services (**TIS**). It provides information about the services offered, the remuneration paid for those services, and how any complaints you may have will be dealt with.

Before purchasing an insurance product, you will be given a Product Disclosure Statement (**PDS**). The PDS contains information about the product to help you make an informed decision about whether or not to buy the product.

Our services and authorisations

Nadic is licensed to deal in, and provide advice on, life and general insurance products. Nadic has appointed Teachers Health as its authorised representative to give general advice to allow Teachers Health to assist in the marketing and promotion of the insurance products under the Teachers Insurance Services name. Nadic and Teachers Health act on your behalf in relation to these insurance arrangements.

How are we paid?

Nadic and Teachers Health trading as TIS receive a commission calculated as a percentage of the premium you pay (excluding taxes and charges). All commissions are included in the cost of the product. We receive an upfront commission when the policy is purchased and a trail commission whilst the policy remains in-force. If you would like more detailed information about the remuneration we receive, you can ask us before we arrange your insurance for you.

What should you do if you have a complaint?

If you have a complaint about the insurance services provided by TIS or about the insurance product, you should contact us on 1300 883 849. We will attempt to resolve

your complaint within 14 days. If you are not happy with our response, you can refer the complaint to Financial Ombudsman Service (FOS), an external dispute resolution service of which Nadic is a member. FOS can be contacted on 1300 780 808 or info@fos.org.au

Professional Indemnity Insurance

Nadic has professional indemnity insurance in place which covers it and its authorised representatives (including Teachers Health) for any errors or mistakes relating to the insurance services. This insurance meets the requirements of the Corporations Act and meets claims even after our employees (or Teachers Health) cease to be representatives of Nadic, provided that the insurer is notified of the claim when it arises and this is done within the relevant policy period.

How we use your personal information?

Nadic and Teachers Health are committed to protecting your privacy. Information supplied by you will be used to offer, arrange and issue the insurance. We may supply your personal information to the insurer for this purpose. You can check the personal information we hold about you at any time. For further information on our respective privacy policies, please contact us for a copy or visit www.teachersinsurance.com.au

Nadic Administration Pty Ltd

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