



**employsure**  
protect

# Financial Services Guide



# Financial Services Guide



## Introduction

The financial services referred to in this Financial Services Guide (FSG) are offered in relation to a financial product called Employsure Protect which is issued by Employsure Mutual Limited ACN 630 256478 (Mutual).

This FSG is an important document which is designed to assist you in deciding whether to use any of the financial services offered by Employsure Pty Ltd ACN 145 676 026 (Employsure) and explains our relationship with the Mutual and Regis Mutual Management ABN 71 130 820 727 (Regis). This FSG also describes how we are remunerated for our services, our professional indemnity insurance arrangements, and how we handle any complaints you may have.

Regis AFS licence No 338156 has entered into an intermediary authorisation with the Mutual which allows the Mutual to operate without an AFS licence subject to Regis or its representatives providing financial advice about the Mutual's product and arranging for the Mutual's product to be issued to purchasers. Employsure is the corporate authorised representative No 001274577 of Regis. Employsure Protect is the discretionary protection product issued by the Mutual. Employsure Protect is not an insurance product but a form of financial risk product. If you are interested in becoming a member of the Mutual and purchasing this protection it is important that you read

the Mutual's Product Disclosure Statement (PDS) before agreeing to purchasing the product. The PDS is available on request or on the website at [www.employasure.com.au](http://www.employasure.com.au)

The type of discretionary protection product offered by the Mutual is explained in the PDS including the coverage benefits, limitations and other terms and conditions. Reading it will help you to decide if membership of the Mutual and the protection it offers to members will suit your business' needs, objectives and financial position. Employsure Protect is exclusively available to clients of Employsure who become Members of the Mutual.

## What services can we provide?

Employsure will provide financial services to you in the form of general advice about Employsure Protect, when we accept an application for protection from you and when we offer to arrange for you to apply for Employsure Protect.

The Mutual is the issuer of the financial product and when we offer to arrange for you to obtain the discretionary protection, we are doing so on behalf of the Mutual and not on your behalf.

When we provide advice to you about the discretionary protection products, we are only authorised to provide this advice in general terms and cannot advise about your personal needs, objectives or financial situation or the

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needs of your business. When giving general advice and dealing in discretionary risk products, we are acting as an authorised representative of Regis in its capacity as authorised intermediary of the Mutual.

## Remuneration and important relationships

Employsure is paid a fee for the management services it provides to the Mutual. This is not a fee for financial services but a service fee calculated taking into account a number of factors, including the number of Members that are serviced by Employsure, and other services delivered on behalf of the Mutual by Employsure in each year. Currently Employsure receives a fee that is based on a commission of 25% of the total payment received from Members for the cost of their membership of the Mutual and the Contribution to acquire Employsure Protect.

Employsure pays its sales staff a base salary and commission which is calculated by reference to the sale of the core Employsure non-financial services and the sale of Employsure Protect. The commission paid to sales staff in respect of Employsure Protect ranges between 5% and 10% of the contribution for membership and protection. Employsure may from time to time offer additional incentives to individuals. You may request particulars of the sales commission or any other related benefits within a reasonable time after receiving this FSG and before any financial service is provided to you.

Regis receives no remuneration for financial services but does receive an annual fee from the Mutual for the provision of management services. This fee is not linked to sales of Employsure Protect.

## Employsure' professional indemnity insurance

Employsure has professional indemnity insurance in place which covers Employsure for any errors or mistakes relating to our services. This insurance meets the requirements of the Corporations Act and covers the financial services provided by Employsure even after Employsure ceases to provide financial services to the Mutual, provided Employsure notifies the insurer of the claim when it arises, and this is done within the relevant policy period.

## What to do if you have a complaint

If you have a complaint about the financial services we have provided, please contact Employsure in the first instance.

We will acknowledge receipt of your complaint within 24 hours and provide a response in writing within 15 business days. Regis may also facilitate resolution of your complaint as the authorising licensee.

After this, if the complaint can't be resolved to your satisfaction, you may have the right to refer the matter to the Australian Financial Complaints Authority (AFCA). Membership of AFCA is held by Regis as the authorising licensee. AFCA can be contacted on 1800 931 678 or you can write to them at:

### AFCA

GPO Box 3 Melbourne VIC 3001

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

Further details are available on their website at [www.afca.org.au](http://www.afca.org.au)

### How do you contact us?

You can contact us using the following methods

### Employsure Pty Ltd

ABN: 145 676 026 AR No: 001274577 Level 60, 180 Thomas Street Haymarket NSW 2000

Tel: Client Experience Team – 1300 651 415

Email: [client.experience@employsure.com.au](mailto:client.experience@employsure.com.au)

### Regis Mutual Management Pty Ltd

ABN: 71 130 820 727 AFS Licence No: 338156 Level 11, 56 Pitt Street Sydney NSW 2060 Tel: 02 9252 1599

Email: [employsure.claims@rmml.com](mailto:employsure.claims@rmml.com)

Employsure Mutual Limited ACN 630 256 478

### More Information

If you would like more information, please contact us by phone, in writing by email as set out in the contact details above.

This FSG was prepared on 30 March 2020.

This FSG has been authorised for distribution by Regis Mutual Management Pty Ltd ABN: 71 130 820 727 AFSL No. 338156.



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