Our financial services and products

This Financial Services Guide ("FSG") is prepared and issued by Generation Life Limited (ABN 68 092 843 902, AFSL 225408) ("Generation Life"). This is an important document that provides you with information about the financial services offered by Generation Life to assist you in deciding whether to use these services.

Generation Life is a registered life insurance company with a parent company listed on the Australian Stock Exchange.

What financial services do we offer?
Generation Life offers investments in its life insurance investment bonds.

Generation Life holds an Australian Financial Services Licence which authorises it to:

- provide general advice in respect of life products, including investment life insurance products and life risk insurance products;
- and deal in life products, basic deposit products and managed investment schemes.

General Advice
If you contact Generation Life or visit our website you will be provided with factual information or general advice only. Generation Life is not authorised to give personal advice. As such, any advice we may give you will not take into account your particular objectives, financial situation or needs.

Product Disclosure Statement (PDS)
Before making a decision to invest in our life insurance investment bonds you should obtain and read a copy of our PDS, which can be downloaded from our website. The PDS contains important information about the features, benefits, costs and risks associated with investing in our products.

Remuneration and benefits
Generation Life is remunerated by receiving fees and credits on the products in which you invest, as outlined in the relevant PDS. In addition, we may receive payments or rebates from investment managers which may be retained by us or used to reduce the investment management fees you pay.

Generation Life employees are paid remuneration which may comprise both fixed and variable components. Employees in business development roles will receive variable remuneration which is linked to new sales.

Subject to the law, we may provide remuneration to financial advisers by paying them additional amounts and/ or non-monetary benefits. If these amounts or benefits are provided, they are payable out of the fees we receive and are not an additional cost to you.

Generation Life does not pay commissions to financial advisers or other intermediaries although it will facilitate the payment of any fees agreed between you and your financial adviser.
Complaints

You should notify us in writing if you have a complaint. We will acknowledge receipt of your complaint and aim to resolve it within 45 days. We will write to you to explain our decision and any further avenues of recourse.

We are a member of the Australian Financial Complaints Authority ("AFCA"), an independent body established to resolve complaints in the financial services industry. If we have not resolved your complaint within a reasonable time or you are not satisfied with our determination of your complaint, you can refer the matter to AFCA for resolution.

Contact details for AFCA are:
GPO Box 3 Melbourne, Victoria 3001
www.afca.org.au
Telephone 1800 931 678

Compensation and insurance arrangements

Generation Life has professional indemnity insurance in place that satisfies the requirements under s912B of the Corporations Act 2001 for compensation arrangements. It covers legal liability arising from the financial services we provide to you and potential liability arising from compensation claims.

Contact us

Telephone
Investor services 1800 806 362
Adviser services 1800 333 657

Email and website
enquiry@genlife.com.au
genlife.com.au

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