FINANCIAL SERVICES GUIDE

The financial services referred to in this financial services guide (FSG) are offered by:

Sage Partners Licensee Pty Ltd (“Sage Insurance”, “We”, “Us”, “Our”) ABN: 31 689 424 164

CONTACT

Level 7, 55 Collins Street, Melbourne VIC 3000

03 9969 2067

compliance@sageins.com.au

Sage Partners Licensee Pty Ltd holds a current Australian Financial Services License No: 700163 and is responsible for the financial services that we provide to you.

This FSG sets out the services that we can offer you. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- the services we offer you.
- how we and others are paid.
- any potential conflict of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements that are in place to compensate clients for losses.

LACK OF INDEPENDENCE

Sage Insurance and its Authorised Representatives are not independent, impartial, or unbiased in relation to the provision of Personal Advice and the impact of this on you.

We are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because we maintain associations and relationships with issuers of insurance and other financial products and may receive remuneration, commission or other benefits when we provide Personal Advice to you in relation to insurance products and other financial products. Sage Insurance and its Authorised Representatives may also be subject to direct or indirect restrictions relating to the financial products in respect of which Personal Advice is provided.

Further information about these benefits and relationships is set out in this Financial Services Guide. If you have any questions about this information, please ask us.

FURTHER INFORMATION WHEN PERSONAL ADVICE IS GIVEN (* RETAIL CLIENTS ONLY)

We will provide you with further information whenever we provide you with personal advice, which takes into account your objectives, financial situation and needs. This information may include the advice that We have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a Statement Of Advice (SOA).

When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that We deal with regularly. In giving you advice about the costs and terms of recommended policies We have not compared those policies to other policies available, other than from those insurers We deal with regularly.

PRODUCT DISCLOSURE STATEMENT (PDS) (* RETAIL CLIENTS ONLY)

If we offer to arrange the issue of an insurance policy to you, we will also provide you with, or pass on to you, a Product Disclosure Statement (PDS) or short-form PDS, unless you already have an up to date PDS or short-form PDS from the Insurer. The PDS or short-form PDS will contain information about the particular policy, which will enable you to make an informed decision about purchasing that product.

NIBA CODE OF PRACTICE

We are a member of the National Insurance Brokers Association (NIBA) and are bound by their Code of Conduct.

The Code sets out standards for Brokers to follow when dealing with clients including requirements to inform clients of remuneration arrangements and conflicts of interest.

A copy of the Code can be obtained from the NIBA website: www.niba.com.au.

From when does this FSG apply?	This FSG applies from 2 June 2026 and remains valid unless a further FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can I instruct you?	You can contact us to give us instructions by post, phone or email on the contact number or details mentioned on page 1 of this FSG.
Who is responsible for the financial services provided?	Sage Insurance is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution of this FSG. The contact details for Sage Insurance are on the front of this FSG.
What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	Sage Insurance are authorised to advise and deal in general insurance products to Wholesale and/or Retail clients. We will do this on your behalf as your general insurance broker unless we tell you otherwise. If we ever act under a binder arrangement, which means we have authority to issue policies or manage claims as an agent for the insurer, rather than acting for you, we will inform you of this arrangement.
Will I receive tailored advice?	Typically, we only provide General Advice to *Retail Clients. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you, or to give you advice about your insurance needs. We will ask you for the details that we need to know. In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy. Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. At renewal we may review your insurance however, in some cases we may automatically renew your insurance to ensure you continue to be covered. This renewal will not take into account any changes to your current financial situation or personal objectives or needs that you have not informed us of.

What information do you maintain in my file and can I examine my file?	Sage Insurance maintains a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you. Sage Insurance will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of privacy policy is available on Our website or on request. www.sageins.com.au. If you wish to look at your file, please ask us via the details on the first page of this document and we will arrange for you to do so.
How will I pay for the services provided?	For each insurance product, the insurer will charge a premium plus any relevant taxes, charges and levies. Sage Insurance often receive a payment based on a percentage of this premium (excluding relevant taxes, charges and levies) called commission, which is paid to Us by the insurers. In some cases, we will also charge a fee. If you are a Retail Client these amounts will be shown on the invoice we send you. You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay us within the time set out on the invoice. If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. Depending on our arrangements with the insurer, we may also retain commission that was paid to us by the insurer for the policy. We may also charge you a cancellation fee. Non-payment of premium within applicable time frames could result in the insurer cancelling the contract of insurance or charging a penalty premium for time on risk. When you pay us your premium it will be banked into Our trust account. Sage Insurance will retain the commission from the premium you pay us and remit the balance to the insurer in accordance with our arrangements with the insurer. We will earn interest on the premium while it is in Our trust account or We may invest the premium and earn a return. We will retain any interest or return on investment earned on the premium. If you require assistance from us with a claim which requires an unexpected and significant amount of time or expertise, we reserve the right to make an additional charge for it. Any charges will be agreed with you before we provide the services so you always know how much you will be required to pay.
How are any commissions, fees or other benefits calculated for providing the financial services?	Our commission will be calculated based on the following formula: **X = Y% x P** In this formula:

X = Our commission

Y% = the percentage commission paid to Us by the insurer. Our commission varies between 0% and 30%

P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

We may also charge you a broker fee in addition to commission when you enter into an insurance policy. The amount of the fee will depend on a number of factors including the complexity of the services we are providing. The amount of any broker fee charged will be shown on your invoice.

Our employees that will assist you with your insurance needs will be paid a market salary and may also receive bonuses based on company performance and criteria established by Us.

Sage Insurance may pay commissions, fees or benefits to others who refer you to us or refer us to an insurer.

Where a third party has referred you to us, such as an authorised referrer or product distributor of Sage Insurance, We may share part of our fees and/or commission with them or pay an agreed rate as a percentage of the total income derived from your policy. If we do, we will pay commissions, referral payments or benefits to those people out of Our commission and/or fees, usually in the range of 0% to 70% of our commission or fees.

If you are a *Retail Client and we give you Personal Advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are the subject of the advice.

Do we receive nonmonetary benefits for providing the financial service?

While providing services to you, we may receive non-monetary remuneration from insurers, underwriting agencies and third parties. This can include access to technology platforms and IT support, education and training, event sponsorship and marketing assistance. We do not accept non-monetary remuneration if this could reasonably be expected to influence the services that we provide to you.

It is our policy that gifts or gratuities may be accepted only if they are of an incidental nature. These amounts are not additional costs to you. In all business, conflicts of interest sometimes arise. Where there are potential or actual conflicts of interest in Our remuneration arrangements, or otherwise in Our dealings with clients as a result of Our relationships with related or third parties, they are managed in accordance with Our Conflicts of Interest Policy.

Do you have any relationships or associations with the insurers who issue the insurance policies or any other material relationships?	We are a member of the Elite Broker Network (EBN). As a member, We have access to services including compliance tools, finance, procedures, manuals and training, technical, group insurance arrangements and group purchasing arrangements. We are a Steadfast Network Member Broker. As a member, We have access to member services including compliance tools, procedures, manuals and training, technical, group insurance arrangements, product comparison and placement support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee. Steadfast has arrangements with some insurers and premium funders under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network. Steadfast is also a shareholder of some Partners. You can obtain a copy of Steadfast's FSG at www.steadfast.com.au

The licensee and premium funding companies	If we arrange premium funding for you with a premium funder, We may be paid a commission by the premium funder. We may also charge you a fee (or both). The commission that we are paid by the premium funder is usually calculated as a percentage of your insurance invoice (including government fees or changes). If you instruct us to arrange premium funding for you, this is when we become entitled to the commission. Commission rates for premium funding are usually in the range of 0% to 3% of funded premium. When we arrange premium funding for you, you can ask us what commission rate we are paid for that funding arrangement compared to the other arrangements that were available to you.

What should I do if I have a complaint?	We welcome your suggestions, compliments and complaints as an opportunity to improve our service. If you have any complaints about the service provided to you, 1. Please contact us about your complaint in the first instance. We will acknowledge your complaint within one business day in writing or by telephone and will take all reasonable steps to ensure that the person to whom your complaint relates does not handle your complaint. 2. If your complaint is not satisfactorily resolved within five working days, please contact Our Complaints Officer by email, telephone or post. We will acknowledge receipt of your complaint in writing within one business day and will endeavour to resolve your complaint quickly and fairly and no later than 30 days from receiving the response, providing you with updates at intervals of no later than 10 days. **C/: Complaints Officer** **Mail:** PO Box 560, Flinders Lane VIC 8009

	Email: Complaints@sageins.com.au We are a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA can be contacted at: W: www.afca.org.au | E: info@afca.org.au P: 1800 931 678 (free call) In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
What arrangements are in place to compensate clients for losses?	Sage Insurance have a Professional Indemnity (PI) policy in place. The PI policy covers Our authorised representatives, including employees for claims made against them by clients as a result of their conduct in the provision of financial services. The PI policy covers Sage Insurance for claims relating to the conduct of representatives who no longer work for Us, but who did at the time of the relevant conduct. This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

ADDITIONAL IMPORTANT INFORMATION

***Retail Clients Only**	Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional protection from other clients. The Act defines Retail Clients as: Individuals or a manufacturing business employing less than 100 people or any other business employing less than 20 people <u>And</u> that are purchasing the following types of insurance covers: Motor vehicle, home building, contents, personal and domestic, sickness/accident/travel, consumer credit and other classes as prescribed by regulations.