

Financial Services Guide

Issued: 30th November 2007

In this document, 'we', 'our', 'us' or 'AEGON' means AEGON Direct Marketing Services Australia Pty Ltd (ABN 35 082 524 785, AFSL number 236657).

AEGON is the Financial Service Provider and specialises in the marketing and distribution of life risk insurance products. On behalf of TOWER Australia Limited (TOWER) ABN 70 050 109 450, AFSL 237 848, we are authorised to develop direct marketing programs and arrange for the sale of life risk insurance products.

IMPORTANT INFORMATION ABOUT THIS GUIDE

This document is a **Financial Services Guide (FSG)** and has been authorised and issued by us to assist you in making an informed decision about whether to use our services.

It contains information about:

- who we are;
- how we can be contacted;
- what services we can provide to you;
- how we and other relevant parties are remunerated;
- details of any associations that might reasonably be expected to be capable of influencing the services we provide; and
- details of how to make a complaint.

It contains only general information on the financial services we offer. If you require more information, please ask us.

Products and Services

Under our Australian Financial Services Licence (AFSL), we are authorised to offer you factual information, general financial product advice and deal in life risk insurance products. Our individual and corporate authorised representatives have the same authorisations as us, and act on our behalf in providing you with such financial services.

Neither us nor our authorised representatives are authorised to provide personal financial product advice and cannot tell you whether a product is appropriate for you specifically. Because of this, you should consider the appropriateness of any information or general advice provided to you, having regard to your own objectives, financial situation and needs, before acting on it. We strongly recommend that you read the information contained in the Product Disclosure Statement provided to you before you make a decision.

We are authorised under a binder arrangement with TOWER to arrange for life insurance to be issued to you and to handle any claims under your insurance policies. This means we act on behalf of TOWER, as its agent, when we offer to issue life insurance products and when we handle claims.

How you can instruct us

If you want to provide us with instructions in relation to the financial services we offer, contact us on the details provided overleaf.

Remuneration, commission, fees or other benefits associated with the provision of the product or service and how are they calculated

TOWER, as the insurance company, receives the premium that you pay for the products.

As financial service providers, AEGON and their authorised representatives are each entitled to be remunerated for the provision of their services. The amount of remuneration may vary depending on the type of product issued and the table below provides a guide.

If you would like any further information about remuneration please contact us.

Service Provided	Service Provider	Amount
Marketing and Administration	AEGON Direct Marketing Services Australia Pty Ltd	17% - 32%
Telemarketing	ICT Australia Pty Ltd of Building B, 1 Homebush Bay Drive Rhodes NSW 2138 (Authorised Representative No. 253167); and/or Customers 121 Pty Ltd of 45 Neridah Street Chatswood NSW 2067 (Authorised Representative No. 281935); and/or Service Stream Solutions Pty Ltd of Level 12, 555 Lonsdale Street Melbourne VIC 3000 (Authorised Representative No. 320143). <i>AEGON has appointed the above companies as its Corporate Authorised Representatives to assist it in providing financial services under its Australian Financial Services Licence (AFSL).</i>	Agreed hourly rate paid to the corporate authorised representatives providing the financial service. Telemarketing staff (individual authorised representatives) may also receive non-monetary benefits, such as gift vouchers and movie tickets and cash, if certain sales targets are achieved.

What to do if you have an enquiry or complaint

We strive to achieve the highest level of customer service and will ensure any enquiries or complaints are attended to promptly. If you have any complaints about the service provided to you, you should contact:

The Complaints Officer
AEGON Direct Marketing Services Australia
PO Box H63
Australia Square
SYDNEY NSW 1215

by post, or telephone **1300 305 515** and tell us about your complaint. If you are not satisfied with our response to your complaint, or we do not resolve your complaint within forty-five (45) days (or the extended time that you approve), you can access the independent, free dispute resolution service provided by the Financial Industry Complaints Service Limited (FICS). Their contact details are:

The Manager
Financial Industry Complaints Service Limited
PO Box 579
Collins Street West
MELBOURNE VIC 8007
Telephone **1300 780 808**

The Australian Securities & Investments Commission also has a free Infoline on **1300 300 630** which you may use to make a complaint and obtain information about your rights.

AEGON's Contact Details

You can contact us:

- by telephone on **1300 305 515**; or
- by post addressed to:
The Customer Contact Manager
AEGON Direct Marketing Services Australia
PO Box H63
Australia Square
SYDNEY NSW 1215