

Financial Services Guide

Zurich Assure Australia Pty Ltd – General Advice

23 December 2025



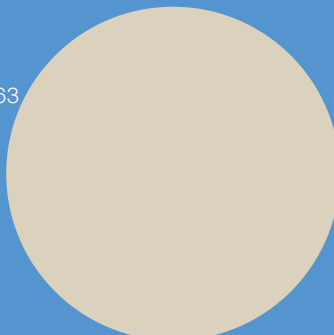
Zurich Assure Australia Pty Ltd

ABN 58 657 804 736, Australian Financial Services Licence 538863

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Welcome to Zurich Assure

Zurich's life insurance advice provider in Australia

Who is Zurich Assure?

Zurich Assure is Zurich's Australian life insurance advice business. We are committed to helping all who need it find the cover they need to protect everything they live for. We combine life insurance expertise with digital tools to make the advice process quick and simple, the way life insurance advice should be.

Zurich Assure has been established by one of the world's largest insurance groups, the Zurich Insurance Group. Zurich has been providing insurance for more than 150 years and now operates in more than 170 markets, with its Australian life insurance protection business being one of the oldest.

Zurich Assure Australia Pty Ltd ABN 58 657 804 736 AFSL 538863 (**Zurich Assure**) is owned by Zurich Financial Services Australia Limited ABN 11 008 423 372 (**Zurich Australia**).

Zurich Australia also owns Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (**Zurich Life**) a life insurer offering OnePath and Zurich branded life insurance policies in Australia. It also owns businesses providing general insurances and investment products.

Zurich Australia is the local arm of the worldwide Zurich Insurance Group based in Zurich, Switzerland but that entity does not guarantee the liabilities of Zurich Australia or its Australian companies and businesses.

Zurich Assure's General Advice Service provides the financial services described in this Financial Services Guide.

The Purpose of this Financial Services Guide

This Financial Services Guide (**FSG**) is an important document to help you decide whether to use Zurich Assure's general advice service. It explains:

- the financial services that Zurich Assure's general advice service offer and the financial products they relate to;
- how Zurich Assure and other key parties are paid;
- links with financial product issuers;
- internal and external dispute resolution procedures and how to use them; and
- how to contact us and give us instructions.

Important Documents to Consider

- A Product Disclosure Statement (**PDS**) will be provided if the general advice service we provide to you relates to a financial product. The PDS has important information to help you decide if the product is right for you and to compare the insurance and its costs, benefits, risks and contract terms with those from other issuers.
- A Target Market Determination (**TMD**) is prepared by a product issuer and describes the class of consumers that comprise a financial product's target market along with matters relevant to the product's distribution and review. This document is used to help you determine if a product is right for you.

How We Can Help

Zurich Assure's general advice consultants can give you general advice in relation to life risk insurance products. In addition, our general advice consultants can assist you with using Zurich Assure's online Insurance Needs Calculator and help in your dealings with life insurers.

If a Zurich Assure general advice consultant is unable to assist you regarding a specific product, we are able to refer you to a Zurich Assure financial adviser.

It is important that you understand that general advice is a recommendation or opinion in relation to a financial product that does not take into consideration your personal objectives, financial situation or needs.

Areas Outside Our General Advice Service Scope

Zurich Assure's general advice consultants are not authorised to provide personal advice; that is, recommendations or opinions that consider your objectives, financial situation or needs. You should therefore consider whether the general advice you receive from a Zurich Assure general advice consultant is appropriate for your circumstances. In addition, you should consider the relevant PDS and TMD before making any decision about whether to acquire or make any changes to a particular financial product.

If you would like to receive personal advice in regard to your life insurance needs, please contact a financial adviser. If you do not have a financial adviser and would like one, we can refer you to a Zurich Assure financial adviser who can provide you with personal advice regarding your life insurance needs.

Zurich Assure is responsible for its general advice service and does not act for or represent anyone else when providing general advice. Zurich Assure may authorise a person or company to represent it for sales and marketing activities, such as external contractors to temporarily work in Zurich Assure call centres. Zurich Assure is responsible when these representatives act on our behalf.

How Zurich Assure and Others are Paid

Zurich Assure receives commission payments and other benefits from Zurich Life and other life insurers for life insurance that is purchased by its customers. These are detailed below and are not an additional cost to you.

Zurich Assure does not currently charge fees for its services. If that changes, future FSGs will include details, and we would first need to make an agreement with you before we could charge.

Zurich Assure general advice consultants. Zurich employs and remunerates Zurich Assure general advice consultants with salaries and performance-based bonuses. They may also get other payments or non-monetary benefits such as hospitality, awards and conference invitations. Our general advice consultants do not receive commissions and the remuneration they may receive is not linked to sales revenue or commission payments received by Zurich Assure from product providers. Cash cannot be accepted under any circumstances.

Directors of Zurich Assure and other Zurich Australia companies receive director fees. Benefits to employees and directors, who are not Zurich Assure general advice consultants, do not include commission and are generally not directly referable to any product or service.

You can contact us for details of the monetary and other benefits that Zurich Australia companies (including Zurich Assure), directors, employees or associates may receive from a particular financial product or service. If you do, we suggest you do so promptly after getting this FSG and before we provide you with the financial services it describes.

Life insurers receive payments for the cost of your insurance. Those costs may also include life insurer fees as well as fees a superannuation fund imposes (where applicable). Details of all fees and costs are in your product's PDS and other documents we give you about the life insurance.

Business partners / referrals. Zurich Assure may receive referrals from our business partners. In exchange for these referrals, and depending on our arrangement with the business partner, Zurich Assure may pay the business partner a flat dollar fee and/or a percentage of the initial commission received on insurance cover implemented as a result of our advice to you. Please note, payments to business partners for referrals to Zurich Assure are not an additional cost to you.

Where Zurich Assure refers you to another provider for financial advice on investing, estate planning or other matters where we cannot assist, Zurich Assure may receive benefits such as referral fees, shared commissions or other benefits from business partners. These could be one-off benefits or calculated as a percentage of the value of all sales the referral generates.

You can contact us for details of any such monetary benefits paid in relation to a referral arrangement. If you do, we suggest you do so promptly after getting this FSG and before we provide you with the financial services it describes.

Details of Life Insurance Product Commissions

Zurich Assure may receive commission payments from the financial product issuer at the time you commence an insurance contract (initial commission) and/or for the duration of the insurance contract (ongoing commission). Such commissions may be under a 'hybrid commission' structure (i.e. changes over time) or a 'level commission' structure (i.e. remains the same), as set out below.

Commissions Explained

- **Initial Commission:** Zurich Assure may receive an initial commission when you take out or increase your cover. If so, it is calculated as a percentage of premiums paid for the first year, and any part of a premium paid for the first year after a future sum insured increase. The maximum percentage for these payments depends on when the policy was first issued.
- **Ongoing Commission:** Zurich Assure may receive an ongoing commission. If so, it is calculated as a percentage of premiums paid after the first year, where initial commission is no longer payable.

Commissions received by Zurich Assure:

Policy Issued*	Maximum Percentage of Initial Commission (incl. GST)		Maximum Percentage of Ongoing Commission (incl. GST)	
	Hybrid	Level	Hybrid	Level
From 1 January 2020 (Applies to new policies, policy increases and variations)	66%	30%	22%	30%
1 January 2018 to 31 December 2019 (Applies to policy increases and	66%	30%	22%	30%

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variations to policies commenced during this period)				
Pre-January 2018 (Applies to policy increases and variations to policies commenced during this period)	No limit	No limit	No limit	No limit

* Zurich Assure must repay initial commissions for any life insurance policy cancelled in its first year, and 60% of the commission paid if cancelled during the second year. This rule does not apply to policies issued when no maximum rate applies.(i.e. policies commenced prior to 1 January 2018).

Your Zurich Assure general advice consultant will detail the commission or other benefits Zurich Assure or your consultant may receive.

Alternative forms of remuneration

Zurich Assure keeps a register with details of any material alternative forms of remuneration (sometimes called soft dollar benefits) paid to its consultants. You can get a copy by contacting us on 131 551.

Insurance Partner Programs

Zurich Assure may participate in Insurance Partner Programs with life insurance product providers that may provide benefits in the form of education, training, other support, and resources to assist in the delivery of life insurance advice. This will not increase the amount of the policy cost payable by you.

Do You Collect Any Personal Information About Me?

We collect your personal information so we can perform our various functions and activities. We also collect it where the law requires us to collect it. The type of personal information we hold about you or other individuals varies depending on the type of product or service we provide. If we do not collect your personal information, we may not be able to deal with you or provide you with a product or service.

The privacy of your information is important to us. We are committed to handling it responsibly and in accordance with the Privacy Act 1988.

Our full privacy policy is available from our website at www.zurich.com.au/important-information/privacy.

How Can I Instruct Zurich Assure in Relation to My Advice?

Zurich Assure General Advice

c/- Zurich Assure Australia Pty Ltd

PO BOX 1488, North Sydney NSW 20591

Phone: 1800 161 168

Email: assure@zurich.com.au

Website: www.zurich.com.au/assure

Compensation Arrangements

Zurich Assure holds professional indemnity insurance for the financial services we provide. It meets the requirements for compensation arrangements under section 912B of the Corporations Act and operates even if your Zurich Assure general advice consultant is no longer with Zurich Assure at the time you raise a concern.

What Should I Do If I Have Complaint?

If you have a complaint about any of our services, we have procedures in place to ensure all enquiries and complaints are properly considered and dealt with.

If you have a complaint or concern, we encourage you to:

- Talk to your Zurich Assure general advice consultant
- Call Zurich Assure on 1800 161 168
- Online: www.zurich.com.au/contact/complaints
- Email: disputes.resolution@zurich.com.au

If you are not satisfied with our response, you can contact the Australian Financial Complaints Authority (AFCA), an independent body established by Commonwealth Government legislation. It provides a free dispute resolution process to help you resolve complaints in relation to financial products and services.

You can contact AFCA:

In writing: The Australian Financial Complaints Authority

GPO Box 3, Melbourne

Victoria 3001

Freecall: 1800 931 678

Email: info@afca.org.au

More Information

If you have any further questions or need more information, please contact us on:

Mail: Zurich Assure General Advice

c/- Zurich Assure Australia Pty Ltd,

PO BOX 1488, North Sydney NSW 2059

Phone: 1800 161 168

Email: assure@zurich.com.au

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