



# Financial Services Guide

## Part Two

**Company** Sustainable Life Solutions Pty Ltd  
ACN 655 297 886 | AFSL 536966  
Version 1.0



## About your Authorised Representative

The following contains important information about your Authorised Representative. This includes their Authorised Representative and Corporate Authorised Representative number, qualifications, areas of general advice and types of financial services they can provide, details of how they get paid and fees that you may be charged.

## Your Authorised Representative

Kon Klados and Associates Pty Ltd  
Corporate Authorised Representative No. 257163

## Contact Details

Address: 2/279 Lower Heidelberg Road, Ivanhoe East Vic 3079  
Postal Address: PO Box 523, Heidelberg Vic 3084  
Phone: 03 9499 9221  
Email: Kon@protectyourlife.com.au

### Kon Klados

### Authorised Representative No. 257163

I am a Sub Authorised Representative of Kon Klados and Associates Pty Ltd ("the Practice") which is a Corporate Authorised Representative (No. 257163) of Sustainable Life Solutions Pty Ltd.

I hold the following qualifications:  
Diploma of Financial Planning

## General Advice Warning

The service we provide is of a general nature. It does not take your specific needs or circumstances into consideration, so you should look at your own financial position, objectives and requirements and seek financial advice before making any financial decisions. Before you take any action or purchase any financial product you should consider whether it is appropriate having regard to your own objectives, financial situation and needs. You should obtain the Product Disclosure Statement (PDS) that is related to the relevant financial product. The PDS contains full details of the terms and conditions of the relevant financial product and you should consider it before making any decision about whether to acquire the financial product. If you would like personal financial advice, please let me know and I will refer you to someone who can provide this.

## Services we are authorised to provide

Sustainable Life Solutions has authorised us to provide **general advice only** in the following areas:

- Life Products – Life Insurance Products
- Life Products – Investment Life Insurance Products
- Life Products – Superannuation

## Authorised Representative Remuneration

When your Authorised Representative provides a general advice service to you, your Authorised Representative may be remunerated through:

- A commission payment from product providers.

All commissions are initially paid to Sustainable Life Solutions before being distributed to your Authorised Representative or to their relevant business.

## How We Get Paid

Sustainable Life Solutions Pty Ltd receives all remuneration for services provided by your Authorised Representative. Sustainable Life Solutions Pty Ltd then pays Kon Klados and Associates Pty Ltd up to 95% of all remuneration received.

## Commissions and Fees

The following is a guide as to how commissions and/or fees may be charged.

**All fees are inclusive of GST.**

Fee Type	Minimum %	Maximum %
<b>Life Insurance Commission – New Policies (1<sup>st</sup> Year Only)</b> This commission is payable by the insurance company and is a percentage of the insurer's base premium. i.e. premium excluding stamp duty, fire services levy, GST, modal loadings or any other government charges, taxes, fees or levies.  <b>Example:</b> If the annual premium was \$1,000, Sustainable Life Solutions would receive up to \$660 in the first year based on the maximum percentage.	0%	66%
<b>Ongoing Life Insurance Commission – New Policies (Year 2 Onwards)</b> Sustainable Life Solutions may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay.  <b>Example:</b> If your annual premium is \$1,000, Sustainable Life Solutions would receive up to \$220 in the second year and onwards based on the maximum percentage.	0%	22%
<b>Claims Administration Processing</b> In the event of a claim, we provide 2 hours of initial support at no cost. Following this, we may charge an hourly rate of up to \$400 for processing. Your consultant may discuss a fixed fee option with you or the person making the claim. This can be offset with any financial advice benefit payable by an insurance company.	\$0	\$400

### **Other Remuneration I may receive**

A referral fee may be received for any referrals to AIA's Health Insurance. For any health insurance policies commenced by you through this service, I will receive a once-off referral fee of up to 27.5% (inclusive of GST) of the first year's annual premium.

We may receive an activation fee of \$250 for clients who join AIA's Vitality programme. This is a once off fee and will be paid upon activation of AIA Vitality.

### **Referral Fees**

If a third party referred you to us, that third party may receive a referral fee.

From this remuneration, the CAR may pay referral commissions of up to 100% of all remuneration received.

### **Questions?**

Please ask me to explain anything you do not understand in my Authorised Representative profile or FSG.