FINANCIAL SERVICES GUIDE

This guide aims to help you make an informed decision about the financial services and products we can provide to you as a retail client.

This guide contains important information about:

- the financial services we offer you;
- who we act for in providing these services;
- how we and other relevant persons are remunerated; and
- our internal and external dispute resolution process and how you can access them.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product as a retail client. The PDS sets out the standard terms, conditions, limits and exclusions of the product to assist you in making an informed decision about whether to purchase it or not.

Please keep this FSG along with the PDS and other policy documents in a safe place for future reference.

Issue No. 11
AR FSG Version No: 11.1
Date of preparation: 09/2025

Who are we and what services do we offer?

Name:	Over Fifty Insurance Pty Ltd
ABN:	58 007 165 200
AR Number:	295939
Address:	Suite 19A, 160 Ann Street, Brisbane Qld 4000
Contact:	Ph: 13 31 30 Fax: (07) 3229 0356 Email: overfiftyinsurance.com.au

We are Authorised Representatives of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence Number 234708 (Allianz).

Allianz can be contacted as follows:

Post: GPO Box 4049 Sydney NSW 2001
Online: www.allianz.com.au
Phone: 1300 139 418
Or by using the contact details listed at www.allianz.com.au

Allianz has authorised us to arrange and provide general advice on certain general insurance products issued by it.

You may be provided with these financial services by:

- one of our employees; or.
- a person we have temporarily contracted with to provide these financial services to you,

Each of these persons will be authorised by Allianz to arrange and provide general advice on these insurance products as its authorised representative and to provide you with this FSG. They will tell you when this is the case.

When providing these types of financial services we, our employees and contractors act as on behalf of Allianz and not on your behalf.

We may also refer you to Allianz to purchase insurance, where we do this and you purchase a policy, it will be arranged and issued by Allianz not us.

Information on Remuneration

We receive commission from Allianz each time you buy a policy and may include renewals and some variations, which increase the premium payable. It is calculated as a percentage of the insurer's base premium (this is the premium less stamp duty, GST and other government taxes, charges and levies).

We may receive a profit share from Allianz for Home and Contents (excluding flood), Landlord (excluding flood), Car and Caravan and Trailer insurance policies arranged by us (or renewed) with Allianz in each calendar year. If the agreed net earned premium threshold and the agreed profit threshold (determined according to a formula that takes into account matters such as the premium received, claims and expenses incurred) are met, we receive an agreed percentage of the profit which exceeds the agreed profit threshold.

We also receive a marketing allowance from Allianz this is based on a percentage of the total gross written premium earned on Home and Contents (excluding flood), Landlord (excluding flood), Car and Caravan and Trailer insurance policies arranged by us (or renewed) with Allianz.

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Where you have been referred to us by a third party, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you.

We pay our staff and representatives an annual salary for their services and they may also receive bonuses or other incentives and rewards based on their performance relating to sales of products and other business criteria.

Where you have been provided with financial services by an employee who is an authorised representative, we may pay them all or part of our remuneration. Our temporary contractors may receive a daily fee, which is payable for both providing financial services to you as well as other services for us.

If you require further details about any of the above remuneration received from Allianz, please ask us within a reasonable time after receiving this FSG and before we provide you with financial services to which this FSG relates.

Compensation Arrangements

We are required by Allianz to hold professional indemnity insurance. Allianz is a general insurer authorised under the Insurance Act 1973 (Cth) to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority (APRA) and subject to the

prudential requirements of the Insurance Act. Because of this Allianz is exempt from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

What happens if you have a complaint?

We are committed to handling complaints about our products and services efficiently and fairly. If you have a complaint:

1. Contact us first. If we are unable to resolve your complaint, we will refer it to Allianz for Internal Dispute Resolution (IDR). Allianz will aim to resolve it within 30 calendar days and keep you informed at least every 10 days. For details, see the Allianz Complaints Handling Brochure (https://www.einsure.com.au/wb/redirect/FI-Complaints-Brochure)
2. If you are unhappy with Allianz's handling of your complaint or if the matter was not resolved within 30 calendar days, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA), an independent, external dispute resolution scheme, that is free to you. AFCA contact details are as follows:

   Online: www.afca.org.au
   Email: info@afca.org.au
   Phone: 1800 931 678
   Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Further information

If you need further information about the products or our services, or you have any queries please contact us using the contact details on the first page of this document.

Allianz has authorised the distribution of this FSG.

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