Financial Services Guide

Prepared 29 June 2026 V4.6

Lack of Independence
Steadfast Life Pty Ltd (AFS Licensee Number: 421904) is not independent, impartial or unbiased under section 923A of the Corporations Act because we receive commissions on the placement of life risk insurance products that are not rebated in full to clients: s923A(2)(a)(i).

This Financial Services Guide describes the services we provide and is designed to help you decide whether to use them. It also describes how we are remunerated, our professional indemnity insurance and how we handle any complaints you may have.

Our services

Steadfast Life Pty Ltd (we, us, our) hold an Australian financial services licence number 421904 that authorises us and our Corporate Authorised Representatives, including Corporate Risk Holdings Pty Ltd (AR No. 1303996) and Steadfast Life Private Clients Pty Ltd (AR No. 1321521), to provide financial product advice and deal in:

- Basic deposit products;
- Life products, including investment and life insurance products;
- Managed investments, including investor-directed portfolio services;
- Retirement savings accounts;
- Securities; and
- Superannuation (all)

to retail and wholesale clients.

However, our representatives, including your adviser, cannot provide advice and services on all these products and topics. Their specific authorisation is outlined below.

Our Representatives, including Corporate Authorised Representatives, are not authorised to provide financial product advice or deal with the following:

- Basic deposit products;
- Managed investments, including investor-directed portfolio services;
- Retirement savings accounts; and
- Securities.

Please ask our Representative if you would like a referral for these services. If we receive a specific fee for this referral, it will be disclosed in this FSG. It may also be disclosed in your advice document when you receive personal advice.

Contact us

Steadfast Life Pty Ltd | ABN 81 111 380 388 | AFSL 421904
Head Office: Suite 510, 46 Kippax Street Surry Hills NSW 2010
02 8456 7866 | www.steadfastlife.com.au | admin@steadfastlife.com.au

Corporate Authorised Representatives

In certain situations, you may deal with one of our Corporate Authorised Representatives rather than with Steadfast Life directly. These entities act for or on behalf of Steadfast Life, and we are ultimately liable for the advice and services they provide.

Corporate Risk Holdings

Corporate Risk Holdings specialises in providing insurance advice to wholesale clients such as corporations. However, it may give incidental advice to retail clients connected with its wholesale clients. Corporate Risk Holdings is 100% owned by Steadfast Life Corporate Benefits Pty Ltd, a subsidiary of Steadfast Life, which has been authorised by us to advise and deal in life insurance products (including investment and life risk products) and superannuation to retail and wholesale clients. The advisers operating within Corporate Risk Holdings may be employees or directors of Corporate Risk Holdings and may, in addition to their salaries, be entitled to bonuses or dividends. Corporate Risk Holdings receives 100% of the fees and commissions they generate.

Should you need to contact Corporate Risk Holdings, or speak to their agents, they can be contacted at: Phone: (02) 8456 7866 email: enquiryCRH@steadfastlife.com.au address: Suite 111, 3 Male Street, Brighton VIC 3186

Steadfast Life Private Clients

Steadfast Life Private Clients Pty Ltd (SFLPC) is authorised to provide personal financial product advice and to arrange and deal in life insurance products (including life risk products) for retail and wholesale clients. The advisers operating within SFLPC may be employees or directors of SFLPC and may, in addition to their salaries, be entitled to bonuses or dividends. SFLPC receives 100% of the fees and commissions they generate.

Should you need to contact SFLPC, or speak to their agents, they can be contacted at:
Phone: (02) 8456 7866 email: service@steadfastlife.com.au address: Suite 510, 46 Kippax Street Surry Hills NSW 2010.

Life risk insurance advice

We are specialists in life risk insurance advice. Our representatives will assist you to:

- Identify your risk insurance objectives and develop appropriate goals and strategies,
- Obtain advice on insurance policies and how to implement them, and
- Identify and arrange life insurance protection policies that are suitable for your needs.

Your risk insurance adviser will be employed by us or an authorised representative of Steadfast Life Pty Ltd. Unless you are a wholesale client, when you receive advice or services, you will often receive regulated documents from us, including:

- **Statement of Advice (SOA)** – Any advice about your personal and/or business circumstances will be set out in a Statement of Advice. This will also tell you how we will be paid for our advice and will have the information you need to make an informed decision about our recommendations.

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- **Record of Advice (ROA)** – If we have previously provided you with an SOA and your circumstances or the basis of that advice haven't changed, we can use a Record of Advice to confirm supplementary or complementary advice. For example, if further advice is provided to you, this may be recorded in a Record of Advice. This document is available on request.
- **Product Disclosure Statements (PDS)** – If we recommend that you acquire a financial product, we will provide you with a PDS containing information about the product's features and risks.

We act for you when giving personal financial advice and arranging products we have recommended.

How you can instruct us

You may instruct us in person, by phone or email. You must provide us with complete and accurate information otherwise our services may not be appropriate for your needs.

If your circumstances change, our recommendations may no longer be appropriate. Please tell us about any changes in your circumstances so that we can confirm that your insurance continues to be suitable for you.

How we are paid

Strategic Advice Fee

We may charge you an insurance advice fee, which will depend upon the type of insurance advice you require and the complexity of your circumstances. These fees and our payment terms will be outlined in our Engagement Letter to you and are payable in addition to the premium of any product you implement based on our insurance advice.

Advice Implementation Commission

If you purchase a recommended product, we will receive upfront and/or ongoing commission from the provider. Depending on the product you purchase, we will receive an upfront commission of 22-66% (incl GST) of your initial annual premium and an ongoing commission of 0-22% (incl GST) of subsequent renewal premiums for the life of your policy.

We may receive pre-1 January 2018 ongoing commission rates of up to 38.5% from the product issuer if:

- your policy was issued before 1 January 2018, and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and was replaced after 1 January 2018 to correct an administrative error.

The insurer pays this, and it is not an additional cost to you. We will clearly disclose any commission we receive in the SOA we give you.

Who we pay

Where you receive advice from our employees, they receive an annual salary. Our risk insurance advisers are also entitled to receive a performance bonus dependent on meeting a range of criteria, including advice implementation, and meeting our compliance, continuing education and client service standards.

Where you receive advice from one of our authorised representatives, they will receive 35-50% of the Strategic Advice Fee and 50-80% of the Advice Implementation Commission (excl GST). The remuneration or other benefits authorised representatives may receive will be disclosed when you are provided with your personal advice.

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Where you receive advice from one of our Corporate Authorised Representatives, they may receive all or part of the fees and commissions generated from the services provided to you. These entities may pay us licensing, administration or service fees, with directors receiving a profit share as determined by the company as appropriate from time to time. Any remuneration, referral arrangements or other benefits relevant to the advice provided to you will be disclosed in your SOA or other relevant disclosure documents where required.

If you have been referred to us for life risk insurance advice, we will pay a percentage of the commission we receive to the person who referred you. You may ask us for details of the amount we pay before we provide our services.

All referral fees we pay will be disclosed in the SOA we give you.

Steadfast Life Express

In certain circumstances, you may be referred to external parties that are better suited to provide the service and support you need. Steadfast Life Express Pty Ltd (SFLEx) is a financial services business that provides general financial product advice only. Please understand that SFLEx is authorised by NEXA Life Solutions Pty Ltd (AFSL 563622) and is not a Corporate Authorised Representative of Steadfast Life Pty Ltd.

In some circumstances, you may be referred:

- From Steadfast Life Pty Ltd or our Corporate Authorised Representatives to SFLEx (for general advice services), or
- From SFLEx to Steadfast Life Pty Ltd or SFLPC (for personal advice services)

Where this occurs, we will disclose any referral arrangements or benefits paid by or to the relevant parties. All referral arrangements are designed to ensure you receive services appropriate to your needs, whether general or personal. You are under no obligation to accept a referral.

Important associations

You should be aware that Steadfast Life holds a shareholding in SFLPC and SFLEx and therefore, has a financial interest in the services these entities provide. This creates a potential conflict of interest, as Steadfast Life may benefit financially if you choose to engage SFLPC or SFLEx. However, any recommendation is made with the intention of being appropriate for your needs and circumstances, and you are under no obligation to proceed with SFLPC or SFLEx if you prefer alternative providers.

Other benefits

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at between $100 and $300 and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

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Professional indemnity insurance

We have professional indemnity insurance in place which covers us for errors or mistakes relating to our services. This meets the requirements of the Corporations Act and covers the services provided by us, our representatives and referrers after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

Complaints

Firstly, contact us and tell us about your concerns.

If this does not resolve the issue to your satisfaction, please contact our Complaints Officer on 02 8456 7866. We will acknowledge receipt of your complaint within 24 hours (or 1 business day), our Complaints Officer will manage your complaint through to resolution, whereby you can expect a response within 30 days. Our response will outline our findings and include information that may help you understand our position. In the event we require more time, we will contact you to notify you of the reasons for the delay.

We are a member of the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides fair and independent financial services complaint resolution that is free to consumers. If you are not satisfied with the manner in which we handle your complaint, you are entitled to take your complaint to them. Any decision AFCA makes is binding on us, but not on you. You can contact AFCA at:

AFCA
Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
T 1800 931 678 (free call)
E info@afca.org.au
W www.afca.org.au

Privacy

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect, hold, use and disclose your personal information to provide you with financial advice and/or to arrange financial products such as life insurance for you. If you don't provide us with full information we may not be able to do this.

We provide your information to the product issuers you choose to deal with. We may disclose your personal information to other companies or individuals both here and overseas who assist us in providing our financial services, perform services on our behalf or regulate the financial services that we provide.

Our Privacy Policy describes our practices in relation to the collection and use of personal information and details how you can complain about a breach of the privacy laws or access or correct the information we hold about you. This is available on our website www.steadfastlife.com.au and on request.

If you are concerned about our handling of your personal information, please contact our Privacy Officer at admin@steadfastlife.com.au.

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Steadfast Life Privacy Statement.

Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships.

This summary sets out the key points about how Steadfast Life handles personal information. We collect, hold, use and disclose personal information to carry out our business functions and provide our financial services to you. The obligations contained in the Privacy Act 1988 (Cth), the 13 Australian Privacy Principles and any registered APP Code are those that apply to us for handling personal information.

More information can be found in our main privacy policy available at steadfastlife.com.au or by contacting Steadfast Life you can obtain a copy free of charge.

Collection of personal information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our services including advising you on and arranging insurance on your behalf and managing insurance claims.

We may collect personal information (including sensitive information) from third parties or publicly available sources to enable us to provide our products and services to you.

Disclosure of personal information

Where permitted by current privacy legislation we disclose information about you to authorised people, organisations and Government agencies.

Generally we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances we disclose personal information overseas where permitted by current privacy legislation.

Last Updated: 17 June 2026

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Assessing and correcting personal information

In most cases when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

Our complaints process

We have a formal complaint process to deal with any issue that you may have regarding how we have handled your personal information. Generally we respond to privacy complaints within 30 days. If you remain dissatisfied with the outcome of the complaint process, you can get your complaint reviewed by a completely independent complaints handling entity, such as the Office of the Australian Information Commissioner.

Our contact details

Mail Suite 510, 46 Kippax Street
Surry Hills NSW 2010
Phone 02 8456 7866
Email admin@steadfastlife.com.au
Website www.steadfastlife.com.au