

What if I have a complaint?

We have established a complaint resolution process. If you have a complaint, you may write to us at:

The Complaints Officer
Right Path Financial Solutions
Pty Limited
L3, 20-40 Meagher Street
Chippendale, NSW 2008

RIGHT PATH will try to resolve your complaint within 2 working days. If your complaint is not resolved at this stage, you may contact KNM on **1300 566 566** and ask for the Client Services Manager or the Managing Director who will try to resolve your complaint within 5 working days.

If you wish to write to KNM, the address is:

The Client Services Manager,
KNM Services Pty Limited
Level 1, 463 Nudgee Road
Hendra QLD 4011

You can contact the Financial Industry Ombudsman Service (FOS) about your complaint at any time, including if you are dissatisfied with our decision, the way we have handled your complaint or if within 45 days you have not had your complaint resolved. FOS is a free independent dispute resolution service and can be contacted on telephone number **1300 780 808** (toll free). Their address is:

The Manager
Financial Industry Ombudsman Service
GPO Box 3, Melbourne VIC 3001

How is my personal information dealt with?

RIGHT PATH aims to protect and maintain privacy, accuracy and security of any information, if any, you provide us.

Any information you give RIGHT PATH will be used by the Peakbound advisers to assist them with issuing an insurance policy for you. RIGHT PATH is bound by Peakbound's Privacy Policy, which will ensure the privacy and security of your personal information. If you would like a copy of the full Privacy Policy, visit the Peakbound website peakbound.com.au.

The privacy of your personal information is important to us and RIGHT PATH is committed to implementing and promoting a Privacy Policy, which will ensure the privacy and security of your personal information. If you would like a copy of our full Privacy Policy please contact us as set out in our contact details.



Financial Services Guide (FSG)

Issue Date: 05 August 2013

In this Financial Services Guide (FSG), 'KNM' means KNM Services Pty Limited (ABN 62 094 109 958, AFSL 223477) and RIGHT PATH means Right Path Financial Solutions Pty Ltd ACN: 164003132 (CAR 443256) 'We', 'our' and 'us' means both KNM and RIGHT PATH. KNM has authorised the distribution of this FSG by RIGHT PATH.

About this FSG

This FSG is designed to help you make an informed decision about whether you should use the general information of our website to help you decide to purchase an insurance policy from AIA Australia Limited (ABN 79 004 83.7 861) ('AIA'). In it we tell you who we are, how to contact us, what services we provide, how we are paid to provide the services, how we respect your privacy and how you can complain if the services don't meet your expectations.

About Us

KNM provides financial solutions for individuals and businesses regarding insurance and other financial services. KNM's authorised representative, RIGHT PATH, provides general insurance advice on its website and KNM has authorised RIGHT PATH to provide such services to customers who visit its website. When RIGHT PATH carries out this role, RIGHT PATH is acting as an authorised representative of KNM.

You can contact KNM by:

Writing to Level 1, 463 Nudgee Road,
Hendra QLD 4011

Phoning 1300 566 566

Emailing newbusiness@knmservices.com.au

Services provided by Right Path

RIGHT PATH is able to provide you with factual information and in some circumstances general advice for a limited range of life insurance products issued by AIA. RIGHT PATH can refer you to an adviser at Peakbound Holdings Pty Ltd ABN 41 159 350 008 authorised representative number 427713 ('Peakbound') who can arrange for you to purchase and insurance policy from AIA. When RIGHT PATH provides these services to you they are acting on KNM's behalf and not on behalf of you or anyone else.

RIGHT PATH isn't authorised to provide you with personal advice – that is RIGHT PATH cannot tell you whether a life insurance product is appropriate for your particular circumstances. You should consider whether the product meets your own objectives, financial situation and needs (and read the PDS) before you make a decision.

If you need more advice, please contact a suitably qualified adviser.

Professional Indemnity Insurance

KNM has professional indemnity (PI) insurance cover for claims made against KNM, and KNM's representatives, including RIGHT PATH, as a result of the conduct of KNM, KNM's employees, or KNM's representatives in the provision of financial services. KNM's PI policy will cover KNM for claims relating to the conduct of representatives/employees who no longer work for KNM where the claim arises from conduct that occurred during the time that they worked for KNM.

How is Right Path paid for the services provided?

Should you implement an AIA insurance policy with a trusted Peakbound adviser, RIGHT PATH will receive 30% of the commission for the referral customer of the first year's premium. All renewal commissions will be paid to RIGHT PATH.

From the remuneration RIGHT PATH receives, it pays KNM a fee for the services KNM supplies RIGHT PATH. This is at no additional cost to you.