

General Advice Agreement and Authority to Proceed

Appointment date

Adviser name:

ASIC rep number

FSG Version number

FSG Version date

Client 1 name

Client 2 name

FSG presented Yes No

Signed copy held by Adviser? Yes No

General Advice Only

As an Authorised Representative of Consilium Advice Australia Pty Ltd, AFSL 246623, I can offer you General Advice only on any of the products below. We are unable to take into account any of your financial or personal information. You will need to decide the level of cover you require. And whether the product is suitable for your objectives, financial situation or needs. If you require any further information before making a decision, please refer to the relevant Product Disclosure Statement (PDS)

★ Please select from the following list of services ...

Your Choice of Cover	Client 1	Client 2
Life Cover Protecting your future. In the event of death or terminal illness, Life Cover can provide a lump sum benefit.	<input type="checkbox"/>	<input type="checkbox"/>
Total and Permanent Disability Cover When an illness or injury permanently prevents you from working in your occupation or any occupation, Total and Permanent Disability Cover can provide a lump sum benefit.	<input type="checkbox"/>	<input type="checkbox"/>
Trauma Cover If you suffer from one of the listed major health events, Trauma Cover can provide you with the financial resources to make lifestyle or career adjustments to help you recover. Trauma can provide a lump sum benefit.	<input type="checkbox"/>	<input type="checkbox"/>
Income Protection Cover When illness or injury prevents you from working in your occupation or any occupation, Income Protection Cover supports you by paying a monthly benefit.	<input type="checkbox"/>	<input type="checkbox"/>
Active Cover Active is a 3- in-1 package of insurance (e.g. Life, TPD, Trauma) designed to provide long term protection against the financial impact of severe illness, injuries, terminal illness and death. Active Cover pays on 169 health events (More than any trauma Cover in Australia). A higher proportion of benefit is paid for more severe events and you can make multiple claims over time. This also recognises that if you survive a severe health event, financial protection against further health events is an ongoing, long-term need.	<input type="checkbox"/>	<input type="checkbox"/>

★ Client Acknowledgement and Authority To Proceed

In accepting the purchase of this product, I acknowledge that:

- I have received the relevant Product Disclosure Statement (PDS) and Financial Services Guide
- Neither the Adviser named below nor any other Adviser of Consilium Advice Australia Pty Ltd has given me any Personal Advice, nor made any form of, or implied, recommendation about the product.
- Neither Consilium Advice Australia Pty Ltd nor any of its Advisers shall be responsible in any matter for any loss or damage suffered or arising from the purchase of the product.
- It has been explained to me that the advice given has been General in nature and that my objectives, financial situation and/or particular needs have not been considered or taken into account by the adviser when preparing the purchase and calculating the cost of the above product.
- I acknowledge that I have been given sufficient information, including the PDS, to make my own informed decision about purchasing the product under general advice only.
- I have answered all the medical, personal and lifestyle questions honestly and completely on the applicable product application form as required by the product issuer
- I further confirm that I have thoroughly reviewed and re-checked the answers recorded on the application form and these answers are completely correct as I have directed the adviser. I understand that any failure to fully disclose my medical history or any other relevant matters is my responsibility and may void my policy or contract. I take full responsibility of any non-disclosure on any applicable application form.
- I'm aware that Consilium Advice Australia Pty Ltd & the Adviser receive brokerage, as disclosed in the applicable prospectus, information brochure, product disclosure statement or other brochure, for arranging the product for me
- If I do not continue with the purchased insurance product for a full 2 yrs. or my policy is voided due to any non-disclosure & the brokerage received by the adviser is returned to the product issuer, then if requested, I agree to reimburse the adviser the amount returned to the product issuer for his/her services.

Target Market Determination (TMD)

- I have been provided with a copy of the Target Market Determination (TMD) prepared by the product issuer for the insurance product/s that I wish to purchase as detailed in the insurance application.
- I also confirm that my Adviser has explained to me all parts of the TMD and agree that I fit within the class of consumer described in the TMD
- I also confirm that the products that I have chosen to purchase (subject to underwriting guidelines) suit my objectives, financial situation and needs as outlined in the TMD.
- My Adviser has also explained to me the product features, and complexity of the product as outlined in the TMD.

I hereby acknowledge the above and authorise Hippo Wealth specialist as the representative of Consilium Advice Australia Pty Ltd to arrange the Insurance Policy on my behalf and I accept and agree that I have only received General Advice in relation to this product.

• Client 1 name

• Signature

• Date signed

• Client 2 name

• Signature

• Date signed