FOR LIFE FINANCIAL SOLUTIONS

PRIVACY POLICY (PP)

Version: 4 February 2019

At For Life Financial Solutions Pty Ltd, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you and have that information corrected (where necessary).

What personal information do we collect and hold?

When we provide financial advice to you, we ask you for the information we need to provide advice in your best interest. We collect your information through our fact find, website enquiry form, application forms and when we speak to you by phone and write to you by email or post. This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including financial assets, financial liabilities, life insurances, income, expenses, children details, dependant's details, risk profile, estate planning details, power of attorney details, financial & lifestyle objectives.

We may also collect your information from third parties such as accountants, lawyers, investment providers, superannuation providers, insurance providers, self-managed superannuation fund administrators.

We only collect sensitive information such as your race or health with your agreement and it is necessary for us to do so to provide appropriate life insurance and select a suitable insurance provider.

How do we use your information?

We use your personal information to understand your financial position, formulate our financial advice and assist you to apply for relevant products.

We also use your personal information to manage your ongoing requirements and our relationship with you, e.g. initiate annual and ad hoc reviews. This includes contacting you by phone, mail or email (unless you tell us you do not wish to receive communications).

From time to time we will use your contact details to send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

What if you don't provide information to us?

If you do not provide us with some or all the information that we ask for, we may not be able to provide you with financial advice or the financial advice may be provided with warnings.

You can contact us without using your name or by using a pseudonym. However we may need your name or contact details to respond to you.

How do we store and protect your personal information?

We strive to maintain the relevance, accuracy and completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal reporting or document retention requirements.

We hold the information we collect from you in our client management system. When your file is archived it is sent to another one of our client management systems.

We ensure that your information is safe by having passwords on our computer. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose your personal information to anyone?
We do not sell, trade, or rent your personal information to others. We will disclose your information to superannuation providers, investment providers, life insurance providers, self-managed superannuation fund administrators.

We may also need to provide your information to contractors who supply services to us, e.g. external data storage providers, financial planning software providers, investment research software providers, insurance quoting software providers, our appointed accountant, our appointed auditor, our appointed compliance consultant, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some other unusual circumstances which the Privacy Act permits.

We may disclose your information to superannuation providers, investment providers, life insurance providers, self- managed superannuation fund administrators for the purpose of providing you with financial advice. If they are not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will take reasonable steps to ensure that they protect your information in the same way that we do or seek your consent before disclosing your information to them.

How can you check, update or change the information we are holding?
You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree is inaccurate, irrelevant, out of date or incomplete.

We do not charge for receiving a request for access to personal information or complying with a correction request.

To access or correct your personal information, please write to the Privacy Officer at For Life Financial Solutions Pty Ltd, PO BOX 1096, MANLY, NSW 1655 or donald@forlifefinancilsolutions.com

We may can charge a reasonable amount to recover our expenses incurred in providing information following a request for access. Charges will be based on the actual cost of providing access and can include staff costs of locating and collating information, photocopy charges and the cost of having someone explain information.

In some limited situations, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?
We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to the Privacy Officer at For Life Financial Solutions Pty Ltd, PO BOX 1096 MANLY NSW 1655 or donald@forlifefinancialsolutions.com.

We will consider your complaint through our internal complaints resolution process and we will try to respond with a decision within 30 days of you making the complaint.

Your consent

By asking us to assist with your financial planning needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Updating this policy

This Privacy Policy was prepared on 1st February 2019. We may update it at any time. The new version will be published on our website.