Steadfast
THE STRENGTH YOU NEED

Financial Services Guide

Who provides the services described in this Financial Services Guide (FSG)?	Steadfast ART Pty Ltd (**Steadfast**) ABN 52 118 261 608
What are our contact details?	Level 4, 99 Bathurst Street Sydney, NSW 2000 PO Box A980 Sydney South, NSW 1235 Telephone: (02) 9495 6500 Email: gerhard.coetsee@steadfast.com.au

What information is in this FSG?

This FSG sets out our services we can offer. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- how we and others are paid;
- any potential conflicts of interest we may have;
- our internal and external dispute resolution procedures and how you can access them; and
- arrangements we have in place to compensate clients for losses.

Lack of independence
Why we are not independent, impartial or unbiased in relation to the provision of personal advice and the impact of this on you.

We are not independent, impartial or unbiased pursuant to section 923A of the Corporations Act because:

- we may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- we may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or
- we may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this FSG.

If you have any questions about this information, please ask us.

What kinds of financial services are you authorised to provide to me and what kinds of financial product/s do those services relate to?	We are authorised to provide financial product advice on, and deal in, general insurance products, miscellaneous financial risk products limited to mutual risk products and interests in managed investment schemes excluding investor directed portfolio services limited to mutual risk products, to retail and wholesale clients. Steadfast in particular offers alternative risk transfer solutions through the establishment and management of captive insurers and discretionary mutual funds (DMFs). Steadfast also provides advice with respect to discretionary trust arrangements. This FSG only deals with such solutions. For a general insurance policy, please contact a Steadfast Network Broker.
Further information when personal advice is given	We will provide you with further information whenever we provide you with advice which takes into account your objectives, financial situation and needs. This information may include the advice that we have given you, the basis of the advice and other information on our remuneration and any relevant associations or interests. This information may be contained in a statement of advice (**SOA**). When you ask us to recommend a statement of protection for you, we will usually only consider the protections offered by mutuals that we deal with regularly. In giving you advice about the costs and terms of recommended protections, we have not compared those protections to other protections available, other than from those mutuals we deal with regularly. **Product Disclosure Statement (PDS)** If we offer to arrange the issue of a protection to you, we will also provide you with, or pass onto you, a product disclosure statement (**PDS**), unless you already have an up-to-date PDS. The PDS will contain information about the particular protection, which will enable you to make an informed decision about purchasing that product.

From when does this FSG apply?	This FSG applies from 19 March 2025 and remains valid unless another FSG is issued to replace it. We may give you a supplementary FSG. It will not replace this FSG but will cover services not covered by this FSG.
How can you instruct us?	You can contact us to give us instructions by post, phone or email on the contact number or details mentioned on page 1 of this FSG. We do not provide advice or any services directly to the public, but we can put you in contact with Steadfast Network Brokers. If you require advice on any general insurance policy, you should contact a Steadfast Network Broker. Contact details for Steadfast Network Brokers can be found on our website, www.steadfast.com.au However, if you deal with one of our Authorised Representatives, you should refer either to their FSG or contact them for details.
Who is responsible for our financial services?	Steadfast is responsible for the financial services that will be provided to you, or through you to your family members, including the distribution and content of this FSG. Steadfast holds a current Australian Financial Services Licence no: 298444. The contact details for Steadfast are set out in this FSG.
Will I receive tailored advice from Steadfast?	We may need information about your personal objectives, details of your current financial situation and any relevant information, to give you personal advice. We will ask you for the details that we need to know. In some cases, we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any general advice you receive may not be appropriate to your needs, objectives and financial situation. You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about a protection. Where we provide you with advice, that advice is current at the time that we give it. We will review your arrangements when you inform us about changes in your circumstances. However, if you deal with one of our Authorised Representatives, you should refer either to their FSG or contact them for details.

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Contractual Liability and your protections	Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle an insurer or mutual to reduce cover, or in some cases, refuse to pay you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.
What information do you maintain in my file and can I examine my file?	We do not have direct personal contact with the public, therefore, we are unlikely hold any information, including personal information, about you. We will retain this FSG and any other FSG given to you as well as any SOA or PDS that we give or pass on to you for the period required by law. If you deal with one of our Authorised Representatives, you should refer either to their FSG or contact them for details.
Do we have any material relationships or associations with the insurers who issue the insurance policies or any other material relationships?	Steadfast is a Steadfast Network Broker. Steadfast Group Limited ACN 073 659 677 (SGL) has arrangements with some insurers, underwriting agencies and premium funders (**Partners**) under which the Partners may pay SGL a professional services fee (PSF) for access to SGL regulatory & compliance support, marketing & communications, training, data insights & access to technology platforms. PSF is not determined by the volume of the business that the Steadfast Network places with the Partners, with the amount of the PSF not known to the Steadfast Network Brokers, so it cannot influence recommendations to their clients. SGL provides Steadfast Network Brokers with access to a range of services. These include (but are not exclusive to): model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services (to assist our brokers to reduce operating costs, better assist their clients and continually increase professionalism). These Steadfast Network Broker services are funded by SGL, subsidised by SGL, or available exclusively to Steadfast Network Brokers for a fee. Steadfast is a shareholder in approximately 70 Steadfast Network Brokerages. Steadfast is also a shareholder of some Partners. Steadfast's directors hold shares in SGL. If you deal with one of our Authorised Representatives, you should refer either to their FSG or contact them for details.

Do we have any other associations or relationships which might reasonably be expected to influence us?	Steadfast is wholly owned by SGL. SGL is also a shareholder in approximately 30 Steadfast Underwriting Agencies. Steadfast Network Brokers may place your insurance with one or more of these agencies. Any placement will be on arm's-length terms. Steadfast Network Brokers have obligations to act in their clients' best interests. Steadfast Underwriting Agencies act for insurers. SGL is also a shareholder in approximately 10 complementary businesses that support Steadfast brokerages via the services they provide. If we arrange funding for you, Steadfast may be paid a commission by the funder. We may also charge you a fee (or both). The commission that Steadfast is paid by the funder is usually calculated as a percentage of your policy premium or mutual contribution. If you instruct us to arrange or issue a product, this is when Steadfast become entitled to the commission. Steadfast's commission rates for funding are an unknown percentage of the funded amount. When we arrange funding for you, you can ask us what commission rates Steadfast are paid for that funding arrangement compared to the other arrangements that were available to you.

How will I pay for the services provided?	You pay us an agreed fee for some of our services, for example, a feasibility study in relation to a DMF or discretionary trust arrangement. We charge an agreed percentage of base premiums (i.e excluding government charges) if we manage your captive insurer. We charge an agreed percentage of contributions if we manage your DMF. The fee varies between captive insurance and DMF work and may be up to 15%. To be eligible for DMF protection, members must pay annual subscriptions and contributions, as set by the mutual. Applications for membership are determined at the discretion of the board of the mutual. You can choose to pay for our services by any of the payment methods set out in the invoice. You are required to pay Steadfast within the time set out on the invoice. If there is a refund or reduction of your mutual contribution as a result of a cancellation or alteration to a DMF protection or based on a term of your DMF protection (such as an adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the mutual or charge you a cancellation fee equal to the reduction in commission. When you pay us your mutual contribution, it will be banked into Steadfast's trust account. Steadfast will retain the commission from the mutual contribution you pay us and remit the balance to the mutual in accordance with Steadfast's arrangements with the mutual. Steadfast will earn interest on the contribution while it is in our trust account or Steadfast may invest the contribution and earn a return. Steadfast will retain any interest or return on investment earned on the mutual contribution. However, if you deal with one of our Authorised Representatives you should refer either to their FSG or contact them for details.
How are any commissions, fees or other benefits calculated for providing the financial services?	Either an agreed fee or percentage per above. Steadfast does not pay any commissions, fees or benefits to others who refer you to us or refer us to a mutual. Our employees that will assist you with your mutual protection needs will be paid a market salary. If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to a mutual) will receive in relation to the mutual protections that are the subject of the advice. See above for information on the SGL association and payments.

What should I do if I have a complaint?	1. Contact us via the details noted at the beginning of this FSG and tell us about your complaint. We will do our best to resolve it quickly and fairly. 2. If your complaint is not satisfactorily resolved within 30 calendar days of the date on which we first received your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**). AFCA is an external complaints resolution scheme which provides its service free of charge to complainants. Information about AFCA and the types of disputes it can consider is available on its website. **AFCA** Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au Post: GPO Box 3, Melbourne VIC 3001
What arrangements do we have in place to compensate clients for losses?	Steadfast has a professional indemnity insurance policy (**PI policy**) in place. The PI policy covers Steadfast and its employees for claims made against them by clients as a result of their conduct in the provision of financial services. The PI policy also covers Steadfast for claims relating to the conduct of former representatives who no longer work for Steadfast. This policy satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.
Any questions?	If you have any further questions about the financial services Steadfast provides, please contact us. Please retain this document for your reference and any future dealings with us.
More information	Please see our website – https://steadfastart.com/