



Supplementary Financial Services Guide

This document, dated 1 January 2018, is a Supplementary Financial Services Guide (SFSG). It supplements the Godfrey Pembroke Financial Services Guide Version 11.0 (FSG), dated 1 October 2017. This SFSG must be read in conjunction with the FSG.

This SFSG has been authorised for distribution by Godfrey Pembroke Limited ABN 23 002 336 254 Australian Financial Services Licence Number 230690 (Godfrey Pembroke) of 105-153 Miller Street, North Sydney NSW 2060.

Under the heading of 'Our associations and relationships' on page 4 of the FSG:

Replace paragraph 3 with the following: Godfrey Pembroke maintains relationships with the following insurance providers (AIA, Zurich, CommInsure and One Path) which pay Godfrey Pembroke a licensee commission payment as described in the 'Commissions received by our Licensee from product providers' section of this FSG. NAB and its related bodies corporate distribute insurance products issued by MLC Limited ABN 90 000 000 402. MLC Limited is part of the Nippon Life Insurance Group and not a part of the NAB Group.

Under the heading of 'Commissions received by our Licensee from product providers' on page 10 of the FSG:

Replace paragraph 1 with the following: Godfrey Pembroke has ongoing commission arrangements with a number of risk insurance providers. Where you acquire a risk insurance policy issued by AIA, Zurich, CommInsure and One Path the insurer may pay Godfrey Pembroke a commission payment which is based on total in-force premium and lapse rates for risk insurance policies as at 31 December 2017, recommended by all advisers within Godfrey Pembroke adviser network. The payments received by Godfrey Pembroke may be up to 2% of the premium amounts paid by policy holders to the relevant insurer. As this amount is calculated in the future, we cannot provide an exact amount at this time; however, as an example, if as a result of services provided to you by Godfrey Pembroke, a participating insurance provider receives \$5,000 in premium for policies as at 31 December 2017, then Godfrey Pembroke will receive up to \$100 as a commission (2% of the premiums held).