

ADVISER PROFILE

This Adviser Profile is Part 2 of our Financial Services and Credit Guide and provides you with further information about your Guardian Financial Planning Authorised Representative

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Andrew Crews is an Authorised Representative and Credit Representative of Guardian Financial Planning and is authorised to provide you with advice in the following areas:

- Credit Assistance (excluding broking services)
- Deposit and Payment Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Life Products
- Retirement Savings Accounts ("RSA") products
- Securities and Derivatives (advice and services are provided through an approved broker)
- Standard Margin Lending facility
- Superannuation

Andrew is also authorised to advise you regarding:

- Gearing / Margin Lending strategies
- Self-Managed Superannuation Funds

Andrew can provide you with:

- initial advice,
- implementation of your wealth strategies,
- ongoing review to ensure your plan remains suitable, and
- thorough reporting on your investments.

As a Guardian Financial Planning adviser, Andrew's commitment is to understand your financial affairs and provide services that help you:

- Accumulate wealth
- Protect your wealth
- Plan for your retirement

Education

- CERTIFIED FINANCIAL PLANNER™
- Chartered Accountant
- Bachelor of Commerce (Accounting) UWS

Memberships

- Financial Planning Association of Australia
- Institute of Chartered Accountants - CA

Experience

Andrew has over 10 years experience providing holistic financial planning advice. Prior to this Andrew had 6 years experience in accounting with a focus on tax and superannuation.

Andrew is a qualified accountant and a CERTIFIED FINANCIAL PLANNER™ professional.

Loyalty and Production Bonus

I am eligible to participate in the Guardian Financial Planning Loyalty and Production Bonus pooling outlined in the attached Guardian Financial Services and Credit Guide (FS&CG). The amount of loyalty and production bonus I receive is influenced by the length of time I have been with Guardian Financial Planning and the percentage my Gross Revenue contributes to Guardian Financial Planning's Total Annual Gross Dealership Revenue.

Loyalty Bonus

The loyalty bonus percentage is based on a sliding scale as follows:

Years With Guardian Financial Planning	Bonus Percentage
0-2 years	0%
2-3 years	10%
3-4 years	20%
4-5 years	30%
5 plus years	40%

Production Bonus

The production bonus is based on a sliding scale of Total Annual Gross Revenue as follows:

Total Annual Gross Revenue	Bonus Percentage
\$250,000 - \$350,000	20%
\$350,000 - \$500,000	30%
Greater than \$500,000	40%

For example, if the Guardian Financial Planning gross annual revenue is \$25,000,000 and an adviser's gross revenue is \$250,000, the adviser's contribution is $250,000 / 25,000,000$, which is 1% of the total. If the Guardian Financial Planning annual commission bonus pool is \$200,000, the adviser bonus will be 1% of the pool (\$2,000), multiplied by 40% ie. \$800 (loyalty bonus) plus 20% ie. \$400 (production bonus), for a total bonus of \$1,200. This example is based on an adviser who has been with Guardian for 5 plus years.

Andrew Crews

Authorised Representative No. 230791

Credit Representative No. 376326

TP Capital Management Pty Ltd

Corporate Authorised Representative No. 273531

Guardianfp Ltd trading as Guardian Financial Planning

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