

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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Brad Figures 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
- Life Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Retirement Savings Accounts ("RSA") products
- Securities and Derivatives (advice and services are provided through an approved broker)
- Superannuation

As a Guardian Financial Planning adviser, Brad's commitment is to understand your financial affairs and provide services to meet your needs and objectives.

Education

- Advanced Diploma of Financial Services (Financial Planning)

Memberships

- Association of Financial Advisers (AFA)

Experience

Brad has been in the financial services industry for over 10 years, providing financial advice to both individuals and business owners.

He is experienced in providing advice in the following areas:

- Personal Protection
 - Life Insurance
 - Total and Permanent Disablement
 - Trauma (Critical Illness)
 - Income Protection
- Business Protection
 - Key Person
 - Succession Planning
- Corporate Superannuation

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 & 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.

Brad Figures

Authorised Representative No. 280968

Credit Representative No. 376330

TP Insurance Services Pty Limited

Corporate Authorised Representative No. 312075

Guardianfp Ltd trading as

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