

# ADVISER PROFILE

This adviser profile accompanies our Financial Services Guide and provides you with further information about your Guardian Financial Planning Authorised Representative.

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## John Murray & Associates Pty Ltd

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John Murray is an Authorised Representatives of Guardian Financial Planning and is authorised to provide you with advice in the area of Life Products.

As a Guardian Financial Planning adviser, John's commitment is to understand your financial affairs and provide services that help you protect your wealth with the use of:

- Life insurance
- Serious illness insurance for adults
- Serious illness insurance for children
- Income Protection Insurance
- Business Expense Insurance
- Total and Permanent Disability Lump Sum Insurance

### Loyalty Bonus

John is eligible to participate in the Guardian Financial Planning Loyalty Bonus pooling outlined in the attached Guardian Financial Services Guide (FSG).

The amount of Loyalty Bonus an adviser receives is influenced by the length of time the adviser has been with Guardian Financial Planning and the percentage the adviser's gross Revenue contributes to Guardian Financial Planning's Total Annual Gross Dealership Revenue.

The loyalty bonus percentage is based on a sliding scale set out in the following table. For example, if the Guardian Financial Planning gross annual revenue is \$25,000,000 and an adviser's gross revenue is \$100,000, the adviser's contribution is  $100,000 / 25,000,000$  which is 0.4% of the total.

### Experience

John joined the Financial Services industry in 1989, and specialises in advising clients in the following Life Risk product areas:

- Personal Life Insurance
- Income Protection Insurance
- Trauma Insurance
- Total and Permanent Disability (TPD) Insurance

"We help people who are creating wealth by protecting themselves and their loved ones for the present."

If the Guardian Financial Planning annual commission bonus pool is \$200,000, the adviser bonus will be 0.4% of the pool (\$800) multiplied by 40% i.e. \$320. This example is based on an adviser who has been with Guardian for 5 plus years.

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%

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