

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

- Deposit and Payment Products
- Life Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Superannuation

Andrew has been advising clients for over 34 years, and has four business specialities, serving clients across Australia:

- Helping young families to protect their income and assets from the uncertainties created by the potential disablement or premature death of the family breadwinner.
- Helping business owners to protect their businesses from the risks that they, their business partners or their key employees may become disabled or die.
- Helping older clients to arrange their affairs to ensure the orderly succession of their personal and business assets to the next generation through careful estate planning and protection.
- Helping older clients to maximise their incomes in retirement.

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

Memberships

- Association of Financial Advisers

Experience

Andrew has over 42 years experience in the Financial Services industry, including the management and training of sales people and 34 years advising clients regarding personal and corporate superannuation, estate planning and life, trauma and disability insurance. For the first 8 years Andrew focussed solely on administration and advice to clients in both large and small corporate superannuation funds.



Production Bonus

I am eligible to participate in the Guardian Financial Planning Production Bonus pool outlined in the attached Guardian Financial Planning FSG. The amount of production bonus I receive is influenced by the percentage my Gross Revenue contributes to Guardian Financial Planning's Total Annual Gross Dealership Revenue.

The production bonus is based on a sliding scale of Total Annual Gross Revenue and is determined 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 gross annual revenue for Guardian Financial Planning is \$25,000,000 and an adviser's gross revenue is \$250,000, the adviser's contribution to Guardian gross annual revenue 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's potential bonus is 1% of the pool (\$2,000) multiplied by 20%, ie \$400.

Andrew Webb

Authorised Representative No. 263338

Credit Representative No. 376407

Lifeguard Financial Services (Aust) Pty Ltd

Corporate Authorised Representative No. 296429

Guardianfp Ltd trading as

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