

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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Toby 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
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Securities
- Standard Margin Lending facility
- Superannuation

Toby is also authorised to advise in relation to:

- Gearing / Margin Lending strategies

Toby became a financial adviser in 2007, and has five business specialities, serving clients across Victoria:

- Helping young families to protect their income and assets from the uncertainties created by potential disablement or premature death.
- Assisting people accumulate wealth through superannuation and non-superannuation to provide for their income and lifestyle in retirement.
- 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 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.

Education

- Advanced Diploma of Financial Services (Financial Planning)

Memberships

- Association of Financial Advisers (AFA)

Experience

Toby became a financial adviser in 2007 after 4 years experience in the financial services industry, working in an administration and paraplanning capacity.

- Helping clients to maximise their incomes in retirement through pre-retirement and transition to retirement planning.

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

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



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.

Toby Webb

Authorised Representative No. 313230

Credit Representative No. 376408

Lifeguard Financial Services (Aust) Pty Ltd

Corporate Authorised Representative No. 296429

Guardianfp Ltd trading as

Guardian Financial Planning

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