

ADVISER PROFILE

This adviser profile is Part 2 of our Financial Services Guide and provides you with further information about your Guardian Financial Planning Authorised Representative.

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Gregory Condon Dip FS(FP)

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Gregory Condon 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

As a Guardian Financial Planning Adviser, Greg's commitment is to understand your financial affairs and provide services that help you, so your financial affairs are stronger as a result of the services he provides you.

Greg's special focus areas are in relation to:

- Life Insurance
- Trauma Insurance
- Total and Permanent Disability Insurance, and
- Income Protection
- Superannuation

Education

Diploma of Financial Services (Financial Planning)

Experience

Greg entered the Financial Services industry in 2003 as an administrator in a Mortgage Broking business, later becoming a Mortgage Broker.

In 2008 he joined Life Insurance Advocates, and completed a Diploma of Financial Services (Financial Planning). Greg became an Authorised Representative of Guardian Financial Planning in April 2009.

Life Insurance Advocates

Life Insurance Advocates Pty Ltd first incorporated in 1989, and our business is purpose driven to supply professional financial services to our customers. At Life Insurance Advocates you have access to expertise in various areas of financial services, and advisers work as a team with our staff to provide you with these services.

Greg has the support of Paul Askwith and Julia Sweerts. Paul has been a Life Insurance Adviser for 25 years and Julia has been a CERTIFIED FINANCIAL PLANNER™ professional since 2000.

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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 Guide (FSG). 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.

Gregory Condon

Authorised Representative No. 289705

Life Insurance Advocates Pty Ltd

Corporate Authorised Representative No. 237164

Guardianfp Ltd trading as

Guardian Financial Planning

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