

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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Glenn Armstrong SA Fin, Dip Fin Advising

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Glenn Armstrong 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
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Products
- Interests in Managed Investment Schemes including Investor Direct Portfolio Services
- Retirement Saving Accounts ("RSA") Products
- Superannuation
- Securities and Derivatives (advice and services are provided through an approved Broker)

Glenn is also authorised to advise in relation to:

- Agribusiness

He has been advising clients since 2002, and has four business specialities, serving clients across metropolitan Perth and regional WA:

- 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/farm owners to protect their businesses from the risks that they, their business partners or their key employees may become disabled or die.

Education

- Diploma of Financial Advising (Finsia Financial Services Institute of Australasia, formerly Securities Institute of Australia)

Memberships

- Financial Planning Association of Australia
- Senior Associate, Finsia Financial Services Institute of Australasia

Experience

Glenn has over 25 years experience in the Financial Services industry. Since 2002 he has been advising clients on personal superannuation, wealth accumulation, retirement income planning, estate planning and life, trauma and disability insurance.

- Helping middle to high income earners accumulate long term wealth. Through careful planning and ongoing review, clients can ultimately use their accumulated wealth to enjoy a comfortable retirement and the lifestyle of their choice
- Helping older clients to maximise their incomes in retirement.

As a Guardian Financial Planning adviser, Glenn'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 FS&CG. 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.

Glenn Armstrong

Authorised Representative No. 262359

Credit Representative No. 376311

DBT (WA) Pty Ltd ATF the PGBE Family

Trusttrading as DBT Financial Solutions

Corporate Authorised Representative No. 296439

Guardianfp Ltd trading as

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