

YOUR ADVISOR

Ken Ramsay

Authorised Representative 259508



Invest4Life Pty Ltd
Corporate Authorised
Representative No. 288512

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Advisor Profile:

Ken Ramsay has been individually authorised (Representative Number 259508) to provide financial product advice and deal in all of the below mentioned categories as an Employee of INVEST4LIFE Pty Ltd (previously known as Mustard Seed International Pty Ltd) on behalf of Aon Financial Planning & Protection Limited.

Experience:

Ken Ramsay has been in the insurance industry for over 16 years. Ken originally started with National Mutual and was also an adviser through AMP. Ken has now been with Aon Financial Planning and Protection Limited for over 8 years.

Qualifications:

Ken has completed Integratrec Courses for the Diploma and Advanced Diploma - Financial Planning 1, 2, 3, 4 and 5.

AUTHORISATIONS

Ken is authorised to provide advice on the following:

- (i) deposit and payment products limited to:
 - basic deposit products;
 - deposit products other than basic deposit products;
- (ii) life products including:
 - investment life insurance products as well as any products issued by a Registered Life Insurance company that are backed by one or more of its statutory funds; and
 - life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- (iii) interest in managed investment schemes including investor directed portfolio services;
- (iv) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
- (v) superannuation

FEES & CHARGES

Investment Advice: Ken is remunerated on the following maximum basis:	Implementation Fees:	\$0 to \$80,000 Above \$80,000	Up to 3.0% of the amount invested Nil
	Ongoing Advice Fees:	\$0 to \$80,000 Above \$80,000	Minimum fee of \$1,000 Up to 1.26% of the amount invested
	Plan Fees:	Limited Risk Advice Full Financial Plan	\$275 - \$1,100 (incl GST) \$1,100 - \$27,500 (incl GST)

Standard ongoing and asset brokerage paid by the Fund Manager is also retained. Alternatively, a fee for service on the basis of an hourly rate can be negotiated. The hourly rate may be up to \$220 plus GST. Full details of commissions and any other benefits will be disclosed upon recommendation of products.

Risk Advice:

Aon Financial Planning & Protection Limited may be entitled to receive commissions and other benefits, paid to them by the companies, upon the placement of policies. INVEST4LIFE Pty Ltd will receive a percentage of these commissions and benefits.

Risk Product Cancellation Fee:

This fee (equal to the First Year commission payable by the Life Office on acceptance of cover and following the cooling-off period) is payable by the policy holder to Aon Financial Planning & Protection Ltd should cover be cancelled within 12 months of the commencement date of the policy.

Claim Fees:

In the event of a claim an hourly rate will be charged for all work carried out in the management of the claim.

Full details of commissions and any other benefits will be disclosed upon recommendation of products.
The above fees and charges are payable to INVEST4LIFE Pty Ltd of which Ken is an Employee and receives a salary.



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Date 11/02/2010 Version 5.0*