

## ADVISER PROFILE

### YOUR ADVISER

**Reuben Ramsay**  
Authorised Representative 287610

INVEST4LIFE Pty Ltd  
Corporate Authorised Representative  
Representative No. 288512

#### Profile:

Reuben Ramsay has been individually authorised (Representative Number 287610) 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:

Reuben has been working in the financial planning industry for over 5 years.

#### Qualifications:

Reuben has completed the Tribeca course for the Diploma of Financial Services – Financial Planning.  
Reuben is also accredited to give specialised advice in the area of Self Managed Super Funds.

#### Contact Details:

385 Ilkley Rd  
Ilkley QLD 4554

Phone: (07) 5445 0010  
Fax: (07) 5445 0018

### AUTHORISATIONS

Reuben 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:
  - (a) 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
  - (b) 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:

Reuben is remunerated on the following maximum basis:

##### Implementation Fees

\$0	to	\$80,000	Up to 3.0% of the amount invested
Above		\$80,000	Nil

##### Ongoing Advice Fees

\$0	to	\$80,000	Minimum fee of \$1,000
Above		\$80,000	Up to 1.26% of the amount invested

##### Plan Fees

Limited Risk Advice	\$275.00 - \$1,100 (incl GST)
Full Financial Plan	\$1,100 - \$5,500 (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 as disclosed above) 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 Reuben is an Employee and receives a salary.

**Aon Financial Planning & Protection Limited**  
Australian Financial Services Licence No. 239183  
ABN 13 091 225 642

*This Adviser Profile has been authorised for distribution by Aon Financial Planning & Protection Limited  
Date 16/10/2008 Version 3.3*