Adviser Profile

Adviser - Garry Leary

This Adviser Profile is the second part of the Financial Services Guide (FSG) for your Securitor financial adviser, and must be read in conjunction with the first part of the FSG.

Are you authorised to provide financial services?

Yes. I am an authorised representative of SECURITOR. My ASIC authorised representative identification number is 265166.

I am an employee/director of Garry Leary & Associates Pty Ltd, which is an authorised representative (ASIC identification number 268363*)* of SECURITOR.

What areas are you authorised to advise on?
I am authorised by SECURITOR to provide Financial Services including advice under SECURITOR's licence on the following financial products:

- Managed Investments
- Superannuation
- Personal Insurance
- Shares
- Self Managed Superannuation Funds – Investment Advice only (including advice to establish an SMSF)

In addition to the services listed on page 9 of the FSG, are there any services you are not authorised by SECURITOR to provide?
I am not authorised to provide advice, services or products in the following areas:

- Mortgage Broking
- Finance Broking

What are your educational qualifications and experience?

I have the following qualifications:

- Financial Planning Association – DFP1, DFP2 & DFP 5
- Certificate from Integratec for Risk Management
- Certificate from Integratec for Managed Investments
- Certificate from The Australian Institute of Financial Studies Pty Ltd for Superannuation & Retirement Planning.

I have 21 years experience as a financial planner.

How am I paid?
<u>Remuneration – Salary</u>
I receive a salary as an employee of Garry Leary & Associates Pty Ltd.

How will you pay for the Services Provided?
<u>Initial Advice Fees:</u>
Fees are charged for my initial advice, preparation and presentation of a Statement of Advice (SoA) and any ongoing review services.

Our fees can be paid directly by you, or deducted from the funds you invest. Fees are charged as follows:

- You may choose our hourly fee service. This fee will be invoiced in accordance with the nature, volume and complexity of the work undertaken. Our hourly fees will range from $150 to $300 per hour. This fee may be invoiced and paid directly by you, or deducted from your investment funds (or insurance premium costs) and paid to Garry Leary & Associates Pty Ltd by product providers instead of being invoiced directly.
- As a guide a fee for the preparation of a SoA ranges from $500 to $5000 depending on the complexity and requisites of the SoA. This fee will be advised prior to the commencement of preparing the SoA.
- Please note the fee for the preparation of an SoA will still apply where you decide not to implement my advice.
- Our fees may be payable in instalments at different stages throughout the process <u>but only by prior arrangement.</u>
- GST is additional.
- Payment for invoices is required 30 days from the invoice date.

If you decide to operate on our hourly fee service, all initial and ongoing commissions will be rebated to you. Please note there will be an additional cost of $190 per annum to administer the reconciliation of commissions. If you decide to operate on a commission basis, the SoA preparation fee will be offset against commission's paid, but only if the commissions exceed our minimum fee of $500.

<u>Subsequent Service Fees:</u>
Charges for ongoing reviews are based on the same fee structure detailed above. These are advised in our SoA. As a guide charges for ongoing review or further consultations usually range from $500 to $5,000.

NOTE: Full details of all fees and commissions will be provided to you in a Statement of Advice and Product Disclosure Statements at the time of receiving any recommendation.

What amounts do my employer and other related entities receive?

Garry Leary & Associates Pty Ltd receives 100% of fees, commissions and incentives. The Directors of Garry Leary & Associates Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders.

If you have been referred to me by the Annis Parisi Group Pty Ltd and you accept the services I provide Annis Parisi Group Pty Ltd will receive 30% of initial and ongoing commissions received, for the referral.

Confirmation form

Adviser - Garry Leary

I conduct my financial planning activities under the registered name of Garry Leary & Associates Pty Ltd.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact me on 02 9686 2844.

I am located at 3-5 Railway Street, Baulkham Hills, NSW.

My email address is garry@garryleary.com

Date of completion of Profile: 1 March 2010

Acknowledgements – Client Copy

I/we acknowledge that I was/we were provided with the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 1 March 2010.

Client Name: ____________________

Client Signature: ____________________ Date : __________

Client Name: ____________________

Client Signature: ____________________ Date : __________

OR complete as follows if FSG is mailed to Client(s):

I confirm that I sent a copy of the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 1 March 2010 as follows:

Sent to (Client Name(s)):

Sent on (Date):

Sent by (Name):

Confirmation form

Adviser - Garry Leary

Detach copy for File

Acknowledgements – Adviser Copy to be retained on client file

I/we acknowledge that I was/ we were provided with the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 1 March 2010.

Client Name: ______________________________

Client Signature: ____________________ Date : ____________

Client Name: ______________________________

Client Signature: ____________________ Date : ____________

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I confirm that I sent a copy of the Financial Services Guide dated 1 March 2010 and Adviser Profile dated 1 March 2010 as follows:

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Sent on (Date):

Sent by (Name):

Please sign, date and return this page in the envelope provided.