

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

Issue Date
27 April 2011

Alexander Hont B.Bus (Financial Planning)

Paul Moran Financial Planning
767A Nicholson Street
(PO Box 560)
North Carlton VIC 3054
ABN 43 072 771 174

Phone: 03 9380 8844
Fax: 03 9380 8388
Email: alex@paulmoran.com.au
Web: www.paulmoran.com.au

Alex Hont is an Authorised 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
- Life products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Superannuation

Alex specialises in the following areas:

- Personal Insurance
 - Life
 - Income Protection
 - Trauma
 - Total & Permanent Disability
- Wealth Creation
 - Managed Investments
 - Superannuation
- Cash Flow Management
 - Budget planning and implementation
 - Debt management
 - Effective saving tools and strategies

Education

Bachelor of Business (Financial Management & Financial Planning) (La Trobe)

Memberships

Financial Planning Association of Australia

Experience

Alex joined Paul Moran Financial Planning in 2007 in a paraplanning role developing detailed financial plans for clients, and managing subsequent administration to help ensure a smooth implementation process.

He took the next step in his career in becoming an Authorised Representative of Guardian Financial Planning in April 2011.

Alex actively seeks to assist families and individuals with the "accumulation" stages of their lives. He offers a holistic goals focused approach to financial planning with a specialisation in cash flow planning and management, and personal insurance. Alex is committed to assisting clients fulfill their financial and lifestyle objectives and guide them through the wealth creation process.

Alex holds a Bachelor of Business from La Trobe University with a double major in Financial Management & Financial Planning, and is currently enrolled in the CERTIFIED FINANCIAL PLANNER™ Program with the Financial Planning Association of Australia.



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.

Alexander Hont

Authorised Representative No. 403295

Credit Representative No. 403686

Moran Management Services Pty Ltd

trading as Paul Moran Financial Planning

Corporate Authorised Representative No. 243433

Guardianfp Ltd trading as

Guardian Financial Planning

ABN 40 003 677 334 AFSL & ACL No. 237641

Head Office

Level 10 321 Kent Street Sydney NSW 2000

Phone 1800 687 620 Fax (02) 8275 3232

E-mail: enquiries@guardianfp.com.au

Internet: www.guardianfinancialplanning.com.au

