

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

Paul Moran CFP® SSA™ MBA

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Paul Moran 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
- Derivatives
- Life products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Securities
- Standard Margin Lending facility
- Superannuation

Paul is also authorised to advise regarding:

- Hedge Funds
- Gearing / Margin Lending strategies
- Direct Securities listed on ASX200
- Self Managed Superannuation Funds

Paul specialises in the following areas:

- Superannuation and Retirement Planning
- Pensions
- Self Managed Superannuation Funds
- State Government Superannuation Schemes

Education

CERTIFIED FINANCIAL PLANNER™
SMSF Specialist Adviser™
Master of Business Administration
Bachelor of Applied Science
Diploma of Financial Planning

Memberships

Financial Planning Association of Australia
Kaplan Education
SMSF Professionals Association of Australia

Experience

Paul Moran has been involved in Financial Planning for 17 years, and has held roles as State Training Manager and Regional Manager with a major Bank and Executive Manager with a large public sector super fund.

Paul commenced his private financial practice in 2001, and actively seeks out low cost, efficient investment structures for his clients. He offers to review his financial planning clients at least twice per year, and is pro-active in his advice.

Paul is committed to public education and regularly presents at public seminars. He is a senior lecturer with Kaplan Education and received the Practitioner Award in 2003. He is regularly quoted in the Financial Review, Melbourne Age and Sydney Morning Herald as well as a number of lifestyle magazines.

Awards

- Australian Financial Planner of the Year 2004
- Personal Investor Magazine Masterclass 2004
- AFR Smart Investor Masterclass Member 2004, 2005, 2006



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.

Paul Moran

Authorised Representative No. 243434

Credit Representative No. 375946

Moran Management Services Pty Ltd
trading as **Paul Moran Financial Planning**

Corporate Authorised Representative No. 243433

Guardianfp Ltd trading as
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