

# ADVISER PROFILE

## YOUR ADVISER

Greg Brown  
Authorised Representative  
Representative No. 268689

### Experience:

Greg Brown first entered the Life Insurance Industry as a 16 year old in 1967. For some 11 years he was in various administrative roles with MLC both in Hobart and Sydney; in 1977 Greg returned to Hobart from Sydney in the capacity of an advisor for MLC until April 1981.

At that time he was recruited to Legal & General Life of Australia as their Deputy State Manager, where he was subsequently promoted to State Manager of Legal & General (Tasmania) in 1995.

Greg set up his own practice in the Life Industry in late 1998 and is licensed through Aon.

### Qualifications:

Greg has recently completed the equivalent to Diploma of Financial Planning 1, 2 & 4 to qualify to give advice under RG146 Legislation.

### Contact Details:

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## AUTHORISATIONS

Greg Brown is authorised to provide financial product advice and deal in the following:

- (i) life products including:
  - (a) 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;

## FEES & CHARGES

<b>Initial Consultation:</b>	Free of charge
<b>Advice Preparation:</b>	Completion of needs analysis: Free Advice preparation: \$200 per hour <u>Upon full or partial implementation and completion of your insurance(s), this fee will be waived subject to notes below see "Implementation"</u>
<b>Implementation:</b>	If after placement of your insurance(s), you decide not to proceed, or cancel within 12 months of commencement of your cover, the Advice Preparation fee will be due and payable.
<b>Review Service:</b>	If a review results in changes to your current insurance arrangements, standard advice preparation fees and commissions will apply.
<b>Commissions:</b>	Refer to the Financial Services Guide for a detailed explanation of commissions that may be paid to me by product issuer(s).

*Note: All fees and charges quoted are inclusive of GST.*