

Adviser Profile

John Harbrow

Burton Partners Financial Services Pty Ltd atf Burton Partners Financial Services Unit Trust (ABN 65 339 702 156)

If you would like to make an appointment, please contact my office on:

| | |
|-------------------------|---|
| BUSINESS ADDRESS | 1st Floor, 11-15 Marlo Place, HALLAM VIC 3803 |
| POSTAL ADDRESS | PO Box 5050, HALLAM VIC 3803 |
| TELEPHONE | (03) 9703 2828 |
| MOBILE | 0409 797 464 |
| EMAIL | john@burtonpartnersfs.com.au |

The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

Authorised Representative Number: 244556

Corporate Authorised Representative Number: 457310

Issued: 05/05/2014

Version: 1.1

Burton Partners Financial Services Pty Ltd atf Burton Partners Financial Services Unit Trust is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners)

John Harbrow is a CERTIFIED FINANCIAL PLANNER® professional and a member of the Financial Planning Association.

His educational and professional qualifications are:

- Senior Associate of FINSIA (SA Fin)
- Diploma of Financial Planning (DFP)
- CFP®

He has over 35 years experience in financial services covering business and personal insurance, corporate and personal superannuation, pre and post -retirement planning, and investment.

He is committed to ensuring clients meet their objectives in wealth creation, protection and wealth management.

AREAS OF ADVICE

John Harbrow is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below

- Life Risk Insurance Products
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Estate Planning
- A range of ASX listed investments managed under a model portfolio
- Gearing/Margin Lending
- Aged Care

Financial Services Partners Pty Ltd

Level 23, 242 Pitt Street, Sydney, NSW 2000, Australia

AFSL No. 237590 ABN 15 089 512 587

T 1800 006 216

W www.fspadvice.com.au



REMUNERATION

I may be remunerated by one or more of the following methods outlined in this document. If any remuneration I receive relates to the advice I have provided to you, then further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service Financial Services Partners will receive 100% of these fees and remit 92.9% of this amount to me, or my practice. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in the Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

Salary

I am/may be paid a salary based on experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in the Guide under the heading "What else you need to know".

CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee may be payable for the following services:

- preparation of advice
- implementation of advice
- ongoing review and advice services.

The fee for service may be determined by any of the following.

1. An hourly rate that is agreed depending on the nature and complexity of your circumstances.
2. A fixed fee that we agree with you before we commence work.
3. A percentage of funds under advice (excluding borrowed funds) depending on the complexity of your circumstances.
4. A combination of any of the above.

Remuneration from a product or service provider

As outlined above, at the time I provide you with advice I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.