

Advisor Profile

The Western Pacific Financial Group Pty Ltd FSG, together with this Profile forms the full Western Pacific Financial Group FSG. This document must be read in conjunction with the Western Pacific Financial Group Pty Ltd FSG.



Who is my Advisor?

Mike Allanson is an authorised representative of Western Pacific Financial Group Pty Ltd.

Mike Allanson A.D.F.P. C.I.P.

Authorised Representative (ASIC No. 263096)

Contact details are as follows:

Office Address:

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Education Qualifications and Experience

Michael has been an authorised Advisor since 1983. He holds an Advanced Diploma of Financial Planning, which qualifies him to provide specialist financial product advice.

In 2004 Michael was invited to join the Western Pacific Financial Group to bring his particular knowledge and expertise to the organization.

WHO AM I? WHAT DO I DO?

"My responsibility is to help clients to see things as they really are, and then assist them in making the required BIG decisions they need to make.

As an Authorised Representative of the Western Pacific Financial Group, my practice focuses on delivering advice to family and small business that is Different, Special and Better.

We secure our client's financial certainty by way of strategies that Protect Wealth, Manage Wealth and Create Wealth.

Meeting up every year or so to review these strategies means we help our clients avoid the many pitfalls awaiting the ill-informed".

What kinds of financial services are you authorised to provide me and what kinds of products relate to those services?

Michael Allanson is authorised by WPFPG to offer the following range of services:

- superannuation and rollover advice
- redundancy and retirement advice
- investment portfolio management and portfolio review service
- wealth creation
- estate and will planning
- personal insurance advice (income protection, trauma, total and permanent disablement, death benefits) + life investment product advice
- remuneration planning

Michael Allanson is authorised to provide financial product advice and deal (i.e., apply for, acquire, vary or dispose) in respect of the following financial products:

- interests in managed investment schemes (including investor directed portfolio services)
- miscellaneous financial investment products limited to MDA Services
- securities
- standard margin lending facility
- superannuation
- Life insurance including, investment life insurance products and life insurance risk products
- Deposit and Payment Products - Basic and non Basic Deposit, as well as non-cash payment products
- retirement savings accounts
- debentures, stocks or bonds issued or proposed to be issued by a government

Although Michael is authorised to offer a broad range of financial services his core activity is advice in regard Insurance, Superannuation and Pension Income Products and his fee schedule reflects this.

Fee Schedule

WPFPG has a flexible approach to advice preparation and provides written Statements of Advice tailored to suit you. Our fees and commissions, which are discussed with you prior to preparation, are based on what your individual plan entails.

Commissions on Insurance policy's

- When we implement the recommendations from a Statement of Advice, the insurer who issues the policy pays us a commission. Commissions are calculated as a percentage of the premium paid, usually being paid at the commencement date of your policy and regularly whilst the policy remains in force. The rate of commission varies significantly between different insurance products. Specific commission details relating to your policies are disclosed in the Statement of Advice.
- The amount of commission can range between 0% and 123.75% of the policy's first year's premium and between 0% and 32% of each subsequent year's premium. For example, a policy with first year premium of \$500 where the insurer pays up to 123.75% of the first year's premium, WPFPG will receive \$618.75. Alternatively, if the insurer pays ongoing commissions of 32%, then assuming no change to the annual premium, the insurer will pay WPFPG \$160 per annum in subsequent years.

Commissions on Superannuation and Pension Income account's

- When we implement the recommendations from a Statement of Advice, the product issuer of the account may pay us a commission. Commissions are calculated as a percentage of the amount invested, usually being paid at the commencement date of your account and regularly whilst the account remains in force. Specific commission details relating to your account are disclosed in the Statement of Advice.
- The amount of commission can range between 0% and 5.5% of the accounts initial deposit and between 0% and 1.1% of each subsequent year's account balance. For example, an account with an initial deposit (or the account value if ongoing commission) of \$100,000 where the product issuer pays 1.1% commission, WPFPG will receive \$1,100.

Disclosure of SFG Australia Limited Shareholding

Michael Allanson may own or control significant shares in SFG Australia Limited.

This Advisor Profile was issued on 21 January 2013.