

## Adviser Profile

### Greg Brown Trading As Insurance Fit

Authorised Representative No. 268289

#### Your Adviser

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<b>Profile</b>	Greg Brown has been individually authorised (Representative Number 268289) to provide financial product advice and deal in all of the below mentioned categories on behalf of Aon Hewitt Financial Advice Limited.
<b>Experience</b>	<p>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.</p> <p>At that time he was recruited to Legal &amp; General Life of Australia as their Deputy State Manager, where he was subsequently promoted to State Manager of Legal &amp; General (Tasmania) in 1995.</p> <p>Greg set up his own practice in the life Industry in late 1998.</p>
<b>Qualifications</b>	Regulatory Guide 146 (RG146) sets out the training requirements for individuals who provide financial product advice to retail clients. Greg has met these training requirements.
<b>Contact details</b>	<p><b>Physical address:</b> 142 Argyle Street, Hobart TAS 7000</p> <p><b>Postal address:</b> PO Box 609, North Hobart TAS 7002</p> <p><b>Phone:</b> 1300 376 744</p> <p><b>Fax:</b> 03 6231 0060</p> <p><b>Email:</b> greg@insurancefit.com</p>

#### Authorisations

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

- i. life products including:
  - a. investment life 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; and
  - b. 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 and charges

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<b>Initial consultation</b>	Free of charge
<b>Advice preparation</b>	<p>Completion of needs analysis: Free</p> <p>Advice preparation: \$200 per hour</p> <p>Upon full or partial implementation and completion of your insurance(s), this fee will be waived subject to notes below see "Implementation".</p>
<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.

Review service	If a review results in changes to your current insurance arrangements, standard advice preparation fees and commissions will apply.
Commissions	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.