

Adviser Profile – Bret Richard Harding

This profile is part of your Financial Services Guide and should be read in conjunction with this document.

<p>Who is my adviser?</p>	<p>Your adviser is Bret Richard Harding trading as Money Mapping 87 Kincumber Crescent, DAVISTOWN NSW 2251 P.O. Box 134, GOSFORD NSW 2250 Mobile: 0412-294-601 A/H: 02-4363-2167</p> <p>Your adviser is an authorised representative of WealthSure Financial Services an Australian Financial Services Licensee, Licensee No. 238030</p> <p>ASIC Authorisation Representative Number 273932</p> <p>Education</p> <ul style="list-style-type: none"> ➤ DFP1 Entry Level Competencies for Financial Advisors ➤ DFP2 Risk Management ➤ DFP3 Investments ➤ DFP4 Superannuation ➤ DFP5 Taxation ➤ Cert IV Financial Planning <p>Experience</p> <p>My name is Bret Richard Harding and I am an Authorised Representative of WealthSure Pty Ltd. I hold qualifications in Financial Planning which exceed the requirements of ASIC RG 146 Accreditation and have worked as an adviser in the financial planning, investment superannuation and insurance industry since 2002.</p>
<p>What kinds of financial services are you authorised to provide me and what kinds of products do these services relate to?</p>	<p>Basic Deposit Products Deposit Products other than basic deposit products Derivatives limited to Managed Investment Warrants Government debentures stocks and bonds Life products including:</p> <ul style="list-style-type: none"> • Investment life insurance products and • Life risk insurance products <p>Managed Investments, including</p> <ul style="list-style-type: none"> • Mastertrusts, Wrap Facilities, Property Syndicates • Margin Lending Products • Tax-effective investments <p>Retirement Savings Account Superannuation, including</p> <ul style="list-style-type: none"> • Public Offer Superannuation Funds • Corporate Superannuation <p>To wholesale and retail clients.</p>

<p>How will I pay for the service?</p>	<p>The payment structure for the provision of financial services by Bret is as follows:</p> <ol style="list-style-type: none"> 1. You will pay a flat fee for the Statement of Advice in an amount agreed by you and Bret. The amount of the fee payable for the preparation of the plan is agreed by you and Bret prior to the work commencing. It will depend on the current fee scale used by WealthSure Financial Services, the amount you are investing and Bret's assessment of the complexity of the plan. <p>The initial and trailing commission payable to WealthSure Financial Services by fund managers and life companies (or by you, where the amounts payable to WealthSure Financial Services by the fund managers and life companies are to be rebated to you) are calculated at various percentage rates ranging from 1% to 5% in the case of initial commissions and 0% to 1.1% in the case of trailing commissions. On specific capital raisings WealthSure Financial Services may be paid a higher placement fee.</p> <ol style="list-style-type: none"> 2. If you decide to proceed with Bret's recommendation WealthSure Financial Services will receive initial commissions from the fund manager or life company whose product you acquire, calculated as a percentage of the assets invested or; 3. In the case of investment products only, you will pay to WealthSure Financial Services a portfolio fee calculated as an agreed percentage of the assets invested under the plan (in which case any initial commissions that are payable by fund managers or life companies to WealthSure Financial Services ongoing commission will be rebated in full to you). In addition, there are generally continuing periodic commissions ("trailing commissions") payable by fund managers and life companies over the life of the product and calculated on the basis of the account balance of your investment at the time of calculation or included in the cost of the product. These are paid to WealthSure Financial Services at different intervals (eg monthly, quarterly, semi-annually), depending on the fund manager or life company and in most cases are not rebated to you. <p>All of these fees and commissions are set out in detail (including percentages or dollar amounts or both) in the financial plan you will receive and if you do not understand them, you should ask Bret for clarification.</p> <p>In the case of orders to buy and sell shares, you will pay a commission being a percentage of the price of the transaction (with a minimum amount for each transaction) or a portfolio fee calculated as an agreed percentage of the assets invested under the plan (with a minimum amount for each transaction). Details of the rate of this commission (and the minimum amounts) are set out in the Statement of Advice or obtainable from Bret</p>
<p>Do any relationships or associations exist which might influence you in providing me with the financial services, other than the relationship with IOOF outlined within the Financial Services Guide?</p>	<p>No.</p>

Financial Services

Your Adviser is authorised to provide this advice?

Product Types

Investment Advice	Basic Deposit Products
	Non Cash Payment Facilities
	Managed Investments
	Investor Directed Portfolio Services
	Master Trusts & Wrap Accounts
Superannuation & Retirement Planning	Debentures
	Investment Bonds
	Retirement Savings Accounts
	Direct Securities Investment
	Equity Finance (e.g. margin loans)
	Corporate Superannuation
	Personal Superannuation
	Employer Sponsored Superannuation
	Self Managed Superannuation Funds
	Annuities
Allocated Pensions	
Risk Insurance	Insurance within Super
	Trauma Insurance
	Income Protection Insurance
	Death
	Total and Permanent Disability
	Key Man Insurance
	Business Expense Insurance