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Financial Services Guide.

Part 2 - Adviser Profile

Prepared on
22 December 2014



Financial Services Guide

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part 1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Michael Giansiracusa
Business name	Whitbread Life
Address	Level 5, 90 Collins Street, Melbourne VIC 3000
Postal address	As above
Telephone	03 8648 0222
Facsimile	03 8646 0220
Mobile	0421 076 185
Email	michaelg@whitbread.com.au

Whitbread Life Pty Ltd (Rep No. 456122) has been appointed as a corporate authorised representative of Affinia Financial Advisers Limited (Affinia) AFSL No. 237857. The contact details of Whitbread Life Pty Ltd are as above. I have also been appointed as an authorised representative of Affinia to provide financial services on its behalf.

Authorised Representative Number: 456123

Qualifications

- Statement of Attainment – Financial Advice

- Statement of Attainment – Life Insurance
- Statement of Attainment - Superannuation

Experience

I have been in the financial services industry since 2002.

How to provide me your instructions

You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone, fax or email. Please refer to my contact details above.

My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice

I am authorised to provide financial product advice and deal in the following product types:

- Life Insurance Risk

Fees and commissions paid to Affinia

Initial commissions paid to Affinia

Affinia may receive initial commission from the product providers if you decide to purchase a product I recommend. The amount of initial commission is calculated as a percentage of the premium paid by you. The commission is paid by the product provider based on the premium paid when you purchase the product.

Initial commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% - 130% (GST inclusive) of the first year premium that you pay.

Ongoing commissions paid to Affinia

Ongoing commissions may be paid regularly by the product provider for the length of time that you hold the product. They are usually paid to Affinia by the product provider out of the revenue the product provider earns.

Ongoing commissions, where permitted by law, are calculated as follows:

- Life Insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total “upfront” commission paid by the product issuer to Affinia will be between \$0 and \$650. Thereafter, the “ongoing” commission paid to Affinia will be between \$0 and \$165 (assuming there is no change to the premium you pay in subsequent years).

The exact amounts of fees and charges and initial and ongoing commissions for the products you have purchased as a result of my recommendation to you will be detailed in your SOA.

How my associates and I are remunerated

When Affinia receives either a fee, initial or ongoing commission as a result of a recommendation I have made to you, Whitbread Life Pty Ltd is paid 100% of the commission and fees paid to Affinia.

I am a director, employee and shareholder of Whitbread Life Pty Ltd. Whitbread Life Pty Ltd pays me a salary from the commissions and fees received.

Other benefits I may receive

As an authorised representative of Affinia I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.

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AFSL No. 237857

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