

## Bill Carpenter

AUTHORISED REPRESENTATIVE 268736

### My Authorisations

I have been approved by the Licensee to act under the following authorisations:	In respect of the following classes of products:
Provide financial advice, Arrange for a person to deal in a financial product, Apply for, acquire, vary or dispose of a financial product on behalf of another.	<ul style="list-style-type: none"> <li>• Basic Deposit products</li> <li>• Life insurance risk products</li> <li>• Life insurance investment products</li> </ul>

### My Charges

I may charge a fee for the services I provide or I may be paid a commission or a combination of the two may apply. Commissions are paid the Licensee who passes them on to me. The level of fees and commissions will vary with the service provided and may be subject to negotiation but the following can be taken as a guide.

#### Commissions (including GST)

Superannuation	Initial commission of up to 6.6% of the amount invested and Trailing commission of up to 0.66% per annum of the balance in the account
Life Insurance (Risk)	Initial commission of between 15% and 130% of the first years premium and Renewal commission of up to 30% of premiums in subsequent years

For example, if your insurance premium is \$1,000, the initial commission is 110% and the renewal commission is 11%, the insurer would pay the licensee \$1,100 initially. They would also pay the Licensee \$110 each year the policy remained in force (This amount would vary because in practice the premium usually varies with age).

#### Fees

When applicable, my fee can be an agreed amount for a particular service or a time-based fee of up to \$275 per hour.

### My Associations

Blue Gum Financial Services Pty Ltd has arrangements with a number of financial product providers which may produce additional income based on the volume of products placed with them. Details can be found in the accompanying Licensee's Financial Services Guide.

### My Contact Details

Bus Address:	25 Knot Street, Cranebrook NSW 2749		
Bus. Phone:	(02) 4729 0055	Bus Fax:	(02) 4729 0066
Mobile:	0411 195 827	Email:	carpentr@bigpond.net.au

B&B Insurance Services Pty Ltd ABN 85 097 791 976 Authorised Representative No. 278399 is a company associated with me. It has been authorised by the Licensee to provide me with clerical and administrative backup services only.