



## Kenneth Charles Ryan

**AUTHORISED REPRESENTATIVE 267657**

### 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>• Deposit and payment products</li> <li>• Life insurance risk products</li> <li>• Life insurance investment products</li> <li>• Superannuation products</li> <li>• Retirement savings accounts (RSA)</li> <li>• Government debentures, stocks or bonds</li> <li>• Interests in managed investment schemes including investor directed portfolios</li> <li>• Securities</li> </ul>

### My Remuneration and Charges

The Licensee passes on to me all fees and commissions which result from my recommendations.

A fee or commission may be charged for the services I provide or a combination of the two may apply. 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)

Investments and 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 you pay \$10,000 into an investment where the entry fee is 5.5% and the trailing commission is 0.33%, the Fund manager would deduct \$550 from the account initially and would pay it to the Licensee. They would also pay \$33 each year to us from their management fees. (This amount would vary because in practice the account balance would not stay at a steady \$10,000).

#### 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

AAA Financial Intelligence 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

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Postal Address:	PO Box 402 The Entrance, NSW 2261		
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**Coast & Country Insurance Consultants Pty Ltd** ABN 94 080 842 600 Authorised Representative No. 244048 is a company associated with me. It has been authorised by the Licensee to provide me with clerical and administrative backup services only.