

Associations or Relationships

Some of the Life Insurance companies we use and conditions we operate under are:-

Tower

Tower Australia may pay us a volume bonus in respect of the Life Insurance business placed with them. The bonus is payable once a stipulated level of premiums in force is reached and scales up to a maximum of 5% of those premiums. Any such payments are retained by the Licensee and are not passed on to the advisers. Tower also holds a non-controlling interest in the Licensee and in its subsidiary, Imagine Wealth Pty Ltd.

AXA

AXA may pay us a volume bonus in respect of the Life Insurance business placed with them. The bonus is payable once a stipulated level of premiums in force is reached and scales up to a maximum of 5% of those premiums. Any such payments are retained by the Licensee and are not passed on to the advisers.

ING

ING may pay us a volume bonus in respect of the Life Insurance business placed with them. The bonus is payable once a stipulated level of premiums in force is reached and scales up to a maximum of 14% of those premiums. Any such payments are retained by the Licensee and are not passed on to the advisers.

Comminsure

Comminsure may pay us a volume bonus in respect of the Life Insurance business placed with them. The bonus is payable once a stipulated level of premiums in force is reached and scales up to a maximum of 5% of those premiums. Any such payments are retained by the Licensee and are not passed on to the advisers.

Asteron

Asteron provides sponsorships for conferences, training or similar matters

Asgard

Asgard Superannuation may pay us a volume bonus in respect of superannuation business placed with them. The bonus is payable once a stipulated level of funds under management is reached scales up to a maximum of 0.2% of those funds. Any such payments are retained by the Licensee and are not passed on to the advisers.

Tower Arc

Tower ARC may pay us a volume bonus in respect of investments placed with them. The bonus is payable once a stipulated level of funds under management is reached scales up to a maximum of 0.2% of those funds. Any such payments are retained by the Licensee and are not passed on to the advisers. Tower also holds a non-controlling interest in the Licensee and in its subsidiary, Imagine Wealth Pty Ltd.

Skandia

Skandia may pay us a volume bonus in respect of investments placed with them. The bonus is payable once a stipulated level of funds under management is reached scales up to a



maximum of 0.1% of those funds. Any such payments are retained by the Licensee and are not passed on to the advisers.

NetWealth

Netwealth Investments Ltd may pay us an additional 0.2% of the funds under management with them placed by us. They may also rebate \$500 for each Self Managed Superannuation Fund set up through them.

MLC

MLC provides discounted education and training facilities to the Licensee. It also provides sponsorship for our conferences and training days.

Imagine Wealth

Imagine Wealth Investments Pty Ltd (IWI) receives management fees from the Imagine Wealth products which are distributed through us. The Licensee currently holds 30% of the IWI shares. Advisers may also receive distributions, based on the volume of IWI products they sell, from a discretionary trust which holds 40% of IWI.

Adviser Shareholder

The directors are shareholders in the Licensee company and therefore may participate in its financial success by way of dividends and increased capital value of their shareholding.

General

We seek subsidies, sponsorships and speakers for our conferences and professional development days from a range of product providers.