

# Adviser Profile

**Professional Investment Services Pty Ltd** - ABN 11 074 608 558  
Australian Financial Services Licence No. 234951 - Principal Member FPA  
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## Marc Bineham

Authorised Representative Number: 244670

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This Adviser Profile forms part of the Financial Services Guide and provides you with additional information about your Adviser who is an Authorised Representative of Professional Investment Services Pty Ltd (PIS).

### Education and Experience

- Diploma of Financial Services
- I have worked in the Finance and Insurance industry since 1987 and have completed numerous courses for my education over that time.

### Memberships

- Member of Association of Financial Advisors (AFA). I am also State Manager for NSW of AFA.

### Areas of Authorisation

Marc is authorised by PIS to provide financial product advice and deal in the following areas:

Financial Services	Product Types	Is your Adviser authorised to provide this advice?
Investment Advice	Basic Deposit Products	✓
	Non Cash Payment Facilities	✓
	Managed Investments	✓
	Investor Directed Portfolio Services Master Trusts & Wrap Accounts	✓
	Debentures	✓
	Investment Bonds	✓
	Retirement Savings Accounts	✓
	Direct Securities Investment	✗
	Equity Finance (e.g. margin loans)	✓
Superannuation & Retirement Planning	Corporate Superannuation	✓
	Personal Superannuation	✓
	Employer Sponsored Superannuation	✓
	Self Managed Superannuation Funds	✗

Financial Services	Product Types	Is your Adviser authorised to provide this advice?
	Annuities	✓
	Allocated Pensions	✓
	Insurance within Super	✓
<b>Risk Insurance</b>	Trauma Insurance	✓
	Income Protection Insurance	✓
	Death	✓
	Total and Permanent Disability	✓
	Key Man Insurance	✓
	Business Expense Insurance	✓

## Fees, Charges & Remuneration

### Upfront Commission

The range of Upfront Commission PIS receives in respect of investment type financial products and risk insurance financial products are as follows:

Product Type	Range of Upfront Commission
Managed Investments	Up to 6%
Superannuation	Up to 6%
Agribusiness & Tax Effective Investments	Up to 10%
Margin Lending	Up to 3%
Annuities	Up to 6%
Risk Insurance	Up to 123.75%

For example, on a \$10,000 investment into a Managed Investment the Upfront Commission received would be between \$0 and \$600. If the actual rate of Upfront Commission on that product is 4% PIS will receive \$400 Upfront Commission in respect of the \$10,000 investment and your initial investment will be reduced to \$9,600. PIS will then forward to me \$360.

For investment and superannuation products the Upfront Commission payment is usually deducted from the initial amount invested, whereas Upfront Commission is usually factored into the cost of insurance products. The amount of fees I receive from your investment in direct share investments will vary depending on the amount traded and the remuneration offered by the relevant share trading facility. Please refer to your SOA for specific details as to these amounts.

### Ongoing Commission

The table below outlines the range of Ongoing Commission PIS may receive in respect of various types of financial products offered.

Product Type	Range of Ongoing Commission
Managed Investments	Up to 2%
Superannuation	Up to 2%
Agribusiness & Tax Effective Investments	Up to 2%
Margin Lending	Up to 2%
Annuities	Up to 2%
Risk Insurance	Up to 32%

By way of example, on a \$10,000 investment into a Managed Investment the Ongoing Commission received annually would be between \$0 and \$200. If the actual rate of Ongoing Commission on that product is 1% PIS will receive \$100 annually in respect of the \$10,000 investment. PIS will then forward to me \$90.

The Ongoing Commission may be paid weekly, monthly, quarterly or annually depending on the product. The exact amount of Upfront and Ongoing Commission PIS and I will receive will be clearly identified in your SOA and agreed with you prior to placement of your investments.

### **Benefits, Incentives, Interests or Associations**

Where I place sufficient volume of business within master trusts, wraps and platforms ("Platforms"), PIS may forward to me 100% of all Ongoing Commission which relates to investments in that particular Platform.

I Marc Bineham, hold a shareholding in Professional Investment Holdings.

### **Acknowledgment**

I/We acknowledge that Marc has provided me with the Financial Services Guide (Version 7) and Adviser Profile dated 1 February 2009.

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Client Name

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Client Name

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Signature

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Signature

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Date

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Date