ADVISER PROFILE

This Adviser Profile should be read in conjunction with the latest Gold Financial Pty Ltd (Gold) Financial Services Guide (FSG). Distribution of this Adviser Profile by the Authorised Representative detailed below has been approved by Gold, Australian Financial Services Licence Number 291389.

My name is Gerrie Johnstone and I am an Authorised Representative of Gold Financial Pty Ltd (Gold). The Australian Securities and Investments Commission (ASIC) have allocated me an Authorised Representative number, which is 238614.

My education qualifications and experience
I have over 34 years experience as a financial adviser and am RG 146 compliant in terms of current ASIC requirements. I have also completed the following education:

- Diploma of Financial Services (Financial Planning)
- Self Managed Superannuation & Estate Planning, Cert SMSF

I am a Fellow of the Association of Financial Advisers.

Products and Services
I have been authorised by Gold to provide personal advice on the following products and services

- Deposit Products;
- Life Insurance Products;
- Retirement Savings Accounts;
- Managed Investments;
- Superannuation; and

Gold does not allow me:

- to Act as a Trustee for you or operate a trust account on your behalf;
- hold a Power of Attorney; or
- hold funds or have access to withdraw funds on your behalf.

Other benefits, interests or associations
I am a shareholder of Gold. Through Gold, I am also a shareholder of Group Insurance and Superannuation Concepts Pty Ltd (GIS Concepts) and Tranzact Financial Services Ltd (Tranzact).

GIS Concepts are promoters of the Smartsave 'Member's Choice' Superannuation Master Plan (Smartsave), Smartrisk Protection Plan and Integroup Life Insurance Plan. Tranzact owns 25% of GIS Concepts and administers Smartsave. From time to time either directly or indirectly (through professionally managed funds), I may own shares in various financial services companies who may in some capacity (product providers or fund managers, etc) have an interest in the products that I advise on. These conflicts will be recorded in my conflicts register and is available for review at your request. I may receive dividends from any of these companies if their operations are profitable and participate in their capital growth.

I may be allocated shares in Gold should I attain certain funds under management targets in Smartsave.

I may also receive other non financial benefits from product providers whose products I recommend. Details of these benefits are recorded in my soft dollar register which is available for review at your request.

My contact details:

44 Purvell Street
HILLCREST QLD 4118

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 07 3800 9141
Fax: 07 3800 9142
Mobile: 0438 822 847
Email: gerrie@afplanners.com.au

Service Fees and Charges:
Depending on the time and work involved my fees are between $2,000 and $16,500. Alternatively, the charge is on a time cost basis of $275 per hour.

Generally I do not charge upfront commission or brokerage, in the event of brokerage being charged, it will not exceed 5% and no further upfront fee for advice would then be applied. To cover the cost of training, compliance and general administrative charges I do however receive a trail commission not exceeding 1.5%.

Full details of fees and charges are provided with the Statement of Advice and Recommendations.