

FINANCIAL SERVICES GUIDE

PART 2 (Adviser Profile)

Date: 11 July 2023



bombora

PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1)
- The Services We Provide (Section 2) and
- Fees and Charges (Section 3).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) and should be read together with Part 1 dated 11 July 2023.

Part 2 sets out specific details about us as Authorised Representatives of Bombora Advice Pty Ltd ('Bombora'). We are authorised by Bombora to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. We have also been authorised by Bombora to distribute this FSG.

Bombora Advice Pty Ltd ABN 40 156 250 565
Australian Financial Services Licence No. 439065
Level 15, 390 St Kilda Road, Melbourne VIC 3004

Email: info@bomboraadvice.com.au

Website: www.bomboraadvice.com.au

SECTION 1 ABOUT YOUR ADVISERS

Who is your Financial Adviser?

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to your Adviser and Honan Life Insurance Group Pty Ltd ASIC No. 001258794.

The term 'Representatives' refers generally to Bombora Advice's Authorised Representatives.

Our office contact details are:

VIC

Business Address

Level 9, IBM Centre 60
City Road
Southbank VIC 3006

Postal Address

Level 9, IBM Centre 60 City Road
Southbank VIC 3006

NSW

Business Address

Level 6
1 Margaret Street
Sydney NSW 2000
Postal Address PO
Box R1782
Royal Exchange NSW 1225

Email

info@honanlife.com.au

Phone

03 9947 4320

Website

www.honanlife.com.au

How can you provide your instructions to us?

You may provide us with instructions by using any of the contact details above.

Privacy Statement

In addition to the information provided in the Bombora Advice FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.honanlife.com.au and/or by calling us on 03 9947 4320.

SECTION 2

The services we provide

Peter Blassis

Authorised Representative No. 294088

Mobile: 0421 001 323

Email: peter.blassis@honanlife.com.au

What experience does your Adviser have?

Peter has over 25 years' extensive experience in the financial services industry providing strategic advice in personal insurance, business insurance and superannuation to high-net worth clients, specializing in medical practitioners. He has spent over 25 years as an adviser offering advice to individuals as well as small and large business clients.

What qualifications and professional memberships does your Adviser have?

Peter holds a Diploma of Financial Advising, Bachelor of Arts and a Post Graduate Diploma of Public Policy. He is a member of the Financial Advice Association Australia (FAAA) and an Associate Member of the SMSF Association.

Does your Adviser have any associations or relationships?

Peter Blassis is an Authorised Representative of Bombora Advice Pty Ltd ABN 40 156 250 565. Fees and commissions are paid to Honan Life Insurance Group Pty Ltd by Bombora.

Honan Life Insurance Group Pty Ltd ABN 76 621 751 620 is a Corporate Authorised Representative of Bombora and is not a related company of Bombora.

Peter receives a salary as an employee and does not receive any commission from the products he recommends.

What is your Adviser authorised to provide advice on?

Peter is authorised by Bombora to provide advice or services in the following areas:

- ☐ Life Insurance Advice
- ☐ Superannuation Advice
- ☐ Investment Advice
- ☐ Retirement Planning Advice
- ☐ Basic and non basic Deposit products
- ☐ Investor Directed Portfolio Services (Master funds)
- ☐ Debenture, stocks and bonds
- ☐ Life Insurance Investment
- ☐ Managed Investments
- ☐ Retirement savings account products
- ☐ Superannuation products, including SMSF
- ☐ Securities

Are there any services your Adviser is not authorised to provide?

Peter is not authorised by Bombora to provide advice or services in the following areas:

- ☐ Standard margin lending facilities
- ☐ Derivatives
- ☐ Consumer credit advice and assistance
- ☐ Strategic advice about consumer credit and consumer credit referrals
- ☐ Finance broking

Garth McLardie

Authorised Representative No. 286275

Mobile: 0410 077 260

Email: garth.mclardie@honanlife.com.au

What experience does your Adviser have?

Garth has over 20 years' experience in the financial services industry, providing strategic advice in personal insurance, business insurance and superannuation to individual clients as well as small to large business clients.

What qualifications and professional memberships does your Adviser have?

Garth holds a Diploma of Financial Planning as well as a Bachelor of Education.

Does your Adviser have any associations or relationships?

Garth McLardie is an Authorised Representative of Bombora Advice Pty Ltd ABN 40 156 250 565. Fees and commissions are paid to Honan Life Insurance Group Pty Ltd by Bombora.

Honan Life Insurance Group Pty Ltd ABN 76 621 751 620 is a Corporate Authorised Representative of Bombora and is not a related company of Bombora.

Garth is an independent contractor who invoices Honan Life Insurance Group Pty Ltd for his services. Garth does not receive any commission from the products he recommends.

What is your Adviser authorised to provide advice on?

Garth is authorised by Bombora to provide advice or services in the following areas:

- ☐ Life investment and life risk products
- ☐ Managed investment schemes
- ☐ Retirement savings account products
- ☐ Superannuation products
- ☐ Deposit products

Are there any services your Adviser is not authorised to provide?

Garth is not authorised by Bombora to provide advice or services in the following areas:

- ☐ Government debentures, stocks or bonds
- ☐ Standard margin lending facilities
- ☐ Derivatives
- ☐ Consumer credit advice and assistance
- ☐ Securities
- ☐ Strategic advice about consumer credit and consumer credit referrals
- ☐ Self-managed Super Funds
- ☐ Finance broking

Tyler Scarce

Authorised Representative No. 1248687

Mobile: 0439 813 124

Email: tyler.scarce@honanlife.com.au

What experience does your Adviser have?

Tyler started his career in the financial services industry in 2015. He holds a Bachelor of International Business as well as an Advanced Diploma in Financial Planning.

What qualifications and professional memberships does your Adviser have?

Tyler holds a Bachelor of International Business and an Advanced Diploma of Financial Planning. Tyler has met the Financial Adviser Exam certification.

Does your Adviser have any associations or relationships?

Tyler Scarce is an Authorised Representative of Bombora Advice Pty Ltd ABN 40 156 250 565. Fees and commissions are paid to Honan Life Insurance Group Pty Ltd by Bombora.

Honan Life Insurance Group Pty Ltd ABN 76 621 751 620 is a Corporate Authorised Representative of Bombora and is not a related company of Bombora.

Tyler receives a salary as an employee and does not receive any commission from the products he recommends.

What is your Adviser authorised to provide advice on?

Tyler is authorised by Bombora to provide advice or services in the following areas:

- ☐ Life investment and life risk products
- ☐ Managed investment schemes
- ☐ Retirement savings account products
- ☐ Superannuation products
- ☐ Deposit products

Are there any services your Adviser is not authorised to provide?

Tyler is not authorised by Bombora to provide advice or services in the following areas:

- ☐ Government debentures, stocks or bonds
- ☐ Standard margin lending facilities
- ☐ Derivatives
- ☐ Consumer credit advice and assistance
- ☐ Securities
- ☐ Strategic advice about consumer credit and consumer credit referrals
- ☐ Self-managed Super Funds
- ☐ Finance broking

SECTION 3

FEES AND CHARGES

How will your Financial Adviser be paid for services provided?

All fees and commissions disclosed in this FSG that are attributed to the services provided to you by Honan Life Insurance Group Pty Ltd are paid to Bombora.

Insurance Advice

Bombora receives all fees and commissions payable for the services we provide, and pays 100% of those fees and commissions to Honan Life Insurance Group Pty Ltd.

Superannuation/Investment Advice

1. Implementation: We may charge an implementation fee to implement the recommendations within your SoA. This fee is payable when you decide to proceed with the implementation of any one or more recommendations that have been provided to you. This fee will depend on the complexity of your situation and the amount of funds invested but will range from \$1,650 to \$6,600.
2. Ongoing Advice Service: If you choose to have me as the servicing adviser of your financial plan to ensure you have access to my services and advice on an ongoing basis, you may be charged an ongoing advice fee. If you choose to have me provide an ongoing advice service, you may be charged a fee of no more than 1% of total funds under management.

Your Adviser is paid a salary from the commission and fees received. While commissions are payable based on the premiums you pay, the commissions are not an additional fee to you. Honan Life Insurance Group Pty Ltd will not charge you a fee for the services we provide.

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA) or Record of Advice (RoA) and Product Disclosure Statements (PDS) at the time of receiving any recommendation. All fees will be paid directly to Bombora, who then passes 100% back to Honan Life Insurance Group Pty Ltd.

What amounts do my employer and other related entities receive for financial services?

All fees, commissions and incentives are received by Honan Life Insurance Group Pty Ltd.

What other benefits does your financial adviser receive?

In addition to the remuneration detailed above, we are eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

Will your Financial Adviser be paid when making a referral?

Honan Life Insurance Group Pty Ltd may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.

If you have been referred to us by an external party and you accept the services we provide, we may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by us to the external party and will be at no additional cost to you.

Any referral payment received is paid to Honan Life Insurance Group Pty Ltd and not paid directly or indirectly to your financial adviser.