

# Adviser Personal Details

Your Questions - Our Answers

Who will be providing the financial services to me?



Kelly Hudson and Business Insurance Planning Pty Ltd Authorised Representative No 308424 and Authorised Representative No. 233917 (respectively) acting under authority from Synchron.

## Business Insurance Planning Pty Ltd

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## Synchron

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Synchron commenced operations in 1989 as an insurance multi agency, and was registered as a Life Insurance Broker in September 1998. In January 2002 it also became a Licensed Dealer in Securities. On the 1<sup>st</sup> of March 2004 Synchron activated its Australian Financial Services Licence. Synchron has been involved with the distribution of financial services products for 20 years.

The company is well respected in the Financial Services Industry and has a corporate philosophy to form associations with only the highest calibre of advisers. Synchron is a Corporate Member of the Association of Financial Advisers.

## Who is my adviser?

Your adviser will be Kelly Hudson and Business Insurance Planning Pty Ltd who are authorised to act on behalf of Synchron.

Kelly has been involved in the financial services industry for over 7 years and is a Financial Adviser specialising in catering to the needs of business owners and their key personnel.

She is an Authorised representative of Business Insurance Planning Pty Ltd, a company that operates as a composite brokerage dealing in general insurance, life insurance and financial planning.

Kelly has an Advanced Diploma of Financial Services and a Tier 1 Insurance Broking Certificate.

## What kinds of financial services are you authorised to provide me and what kinds of products do those services relate to?

Kelly Hudson is authorised to act on behalf of Synchron to offer you the following services:

Provide financial product advice and to deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

Kelly can provide advice on and deal in the following products:

- ◇ Life Insurance Investment Products
- ◇ Life Insurance Risk Products
- ◇ Superannuation and Rollovers
- ◇ Managed Investment Schemes
- ◇ Retirement Planning
- ◇ Managed Investments (Unit Trusts)
- ◇ Pensions and Annuities
- ◇ Social Security
- ◇ Estate Planning
- ◇ Debt Reduction Strategies

We will only recommend a product or strategy to you after considering its suitability for your individual situation and needs.

We do not provide advice in any other area of insurance or investments but can refer you to a professional who specialises in other areas if requested. Any arrangements you make with the other professional will be strictly between you and that person and neither Synchron nor our Authorised Representative accept any responsibility or liability for the advice given.

## Do you receive remuneration, commission, fees or other benefits in relation to providing the financial services to me and how is that commission calculated?

Business Insurance Planning Pty Ltd will receive 88% of all brokerage received by Synchron. This brokerage is used to provide income after paying for the normal expenses incurred with running a business (eg rent, vehicle, computer, stationery, professional fees etc).

## Insurance Monitoring:

Internal databases are maintained detailing client's insurances that were recommended by our Authorised Representative on behalf of Synchron. This does not constitute portfolio monitoring. Portfolios are reviewed on a regular basis, subject to the client's discretion.

**Note:** This Financial Services Guide (Ver 3 November 2009) is for the sole use by Kelly Hudson and Business Insurance Planning Pty Ltd only and was prepared on 1<sup>st</sup> March 2010 issued with the authority of Synchronised Business Services Pty Ltd t/as Synchron, Australian Financial Services Licence No. 243313 Life Insurance Broker.