

## Adviser Profile

### Gavin Newbound

Authorised Representative No. 248152

### New England Life Insurance Pty Ltd trading as farmercover

Corporate Authorised Representative No. 417493



#### Your Adviser

---

<b>Profile</b>	Gavin has been individually authorised (Representative Number 248152) to provide financial product advice and deal in all of the below mentioned categories as a Director of New England Life Insurance Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.
<b>Experience</b>	Gavin 10 years as a financial planner plus a further 14 years in the superannuation industry.
<b>Qualifications</b>	Certified Financial Planner (CFP®) Graduate Diploma in Personal Financial Planning (USQ) Bachelor of Economics (University of New England) Self Managed Superannuation Funds Certificate (Kaplan)
<b>Professional memberships</b>	Financial Planning Association of Australia
<b>Contact details</b>	<b>Postal Address:</b> PO Box 5038, Port Macquarie BC NSW 2444 <b>Phone:</b> 1300 676 290 <b>Mobile:</b> 0407 087 090 <b>Email:</b> gavin@aonhewitt.biz

#### Authorisations

---

Gavin is authorised to provide financial product advice and deal in the following:

- i. deposit and payment products limited to:
  - a. basic deposit products;
  - b. deposit products other than basic deposit products;
- ii. life products including:
  - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
  - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
- iii. interest in managed investment schemes including investor directed portfolio services;
- iv. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
- v. superannuation.

## Fees and charges

---

Initial consultation	Free of Charge
Advice preparation	Completion of needs analysis: Free Advice preparation: \$550 - \$1,100 The actual fee for the preparation of advice will vary depending on the complexity of your situation and the advice required. Prior to you agreeing to proceed with the preparation of a Statement of Advice, the actual fee will be quoted to you.
Implementation	Up to 2% for up to \$100,000 Up to 1% from \$100,001 to \$250,000 Up to 0.5% for any amount over \$250,001 This fee may be paid by cheque or collected from the investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.
Review service	A minimum ongoing service fee will be calculated as a percentage of your total portfolio to a maximum of 1%.
Consulting fees	\$165 per hour For any other service you require that is not specified above, we will charge you at the above hourly rate.
Commissions	Refer to the Financial Services and Credit Guide for a detailed explanation of commissions that may be paid by product issuer(s).

Gavin is a Director of New England Life Insurance Pty Ltd and receives 100% of all upfront and ongoing fees received by New England Life Insurance Pty Ltd. Gavin may also receive performance based bonuses from time to time.

Note: All fees and charges quoted are inclusive of GST.