

## Adviser profile

# Greg Brown

Authorised Representative No. 268689

## Patron Pty Ltd trading as Money Fitness Centre

Corporate Authorised Representative No. 469151

### Your adviser

#### Contact details

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#### Profile

Greg Brown has been trading as Money Fitness Centre since 1999. The business became incorporated on 1 July 2014 as Patron Pty Ltd trading as Money Fitness Centre and continues to provide financial product advice as detailed below.

Greg Brown has been individually authorised (Representative Number 268689) to provide financial product advice and deal in all of the below mentioned categories as a Director of Patron Pty Ltd on behalf of Aon Hewitt Financial Advice Limited.

#### Experience

Greg Brown first entered the Life Insurance Industry as a 16 year old in 1967. For some 11 years he was in various administrative roles with MLC both in Hobart and Sydney; in 1977 Greg returned to Hobart from Sydney in the capacity of an advisor for MLC until April 1981.

At that time he was recruited to Legal & General Life of Australia as their Deputy State Manager, where he was subsequently promoted to State Manager of Legal & General (Tasmania) in 1995.

Greg set up his own practice in the life Industry in late 1998.

#### Qualifications

Greg holds a Diploma of Financial Planning.

## Authorisations

### Australian Financial Services License

Greg 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. retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997); and
- iv. superannuation.

## Fees and charges

### Initial consultation

Free of charge

### Advice preparation

Completion of needs analysis: Free

Advice preparation: \$550 - \$1,500

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 1% for up to \$100,000

Up to 0.5% from \$100,001 to \$250,000

Up to 0.25% for any amount over \$250,001

This fee may be paid by cheque or deducted from any investment product. The actual fee will be stated in the Statement of Advice and agreed with you prior to the placement of your investments.

### Risk Advice

Aon Hewitt Financial Advice Limited may be entitled to receive commissions and other benefits, paid to them by the companies, upon the placement of policies. Patron Pty Ltd will receive a percentage of these commissions and benefits.

Patron Pty Ltd reserves the right to charge a fee of \$550, for the preparation of a Statement of Advice (SoA).

Upon full or partial implementation and completion of your insurance(s), this fee will be waived.

If after placement of your insurance(s), you decide not to proceed, or cancel within 12 months of commencement of your cover, the fee for the advice preparation will be due and payable.

### Review service

A minimum ongoing adviser service fee will be calculated at 0.5% of your total portfolio to a maximum of \$500.

If an insurance review results in changes to your current insurance arrangements, standard advice preparation fees and commissions will apply.

### Consulting fees

\$275 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).

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

Greg Brown is a Director of Patron Pty Ltd and receives a salary.

The above is a guide only and full details of fees, charges and any other benefits will be disclosed upon recommendation of products.