

ADVISER PROFILE

This adviser profile accompanies our Financial Services Guide and provides you with further information about your Guardian Financial Planning Authorised Representative.

Issue Date
February 2009

Deborah Heindl Dip FS (Distribution)

D. Heindl & Associates Pty Ltd
ATF The Heindl Insurance Trust
PO Box 495
Eumundi QLD 4562
ABN 94 516 318 509

Phone: 1300 663 604
Fax: 1300 663 049
Email: deborah@sync-biz.com.au



Deborah Heindl is an Authorised Representative of Guardian Financial Planning and is authorised to provide you with advice in the following areas:

- Deposit Products
- Life Products
- Interests in Managed Investment Schemes
- Superannuation

As a Guardian Financial Planning adviser, Deborah's commitment is to understand your financial affairs and provide services that help you:

- Build your wealth
- Protect your wealth
- Plan for your retirement
- Retire with confidence

Qualifications

- Diploma of Financial Services (Distribution)

Experience

Deborah has in excess of 20 years experience in the Insurance Industry, consulting to accounting practices and financial planners in Victoria and Queensland on risk profiles for their clients. In that time she has qualified for numerous industry quality awards.

Deborah enjoys building lasting relationships with all clients, built on trust and confidence.

Superannuation Restrictions

I have restrictions on the Superannuation products I can recommend. This restriction limits me to recommending either the existing fund(s) you are in or Asteron Wealthstar or Optimum superannuation only. If either your existing fund(s) or Asteron Wealthstar or Optimum superannuation product is not suitable to your needs then I may incur a fee of \$250 charged by Guardian Financial Planning for approval of another product outside your existing product or the Asteron superannuation product range.

Loyalty Bonus

I am eligible to participate in the Guardian Financial Planning Loyalty Bonus pooling outlined in the attached Guardian Financial Services Guide (FSG). The amount of loyalty bonus I receive is influenced by the length of time I have been with Guardian Financial Planning and the percentage my Gross Revenue contributes to Guardian Financial Planning's Total Annual Gross Dealership Revenue.

The loyalty bonus percentage is based on a sliding scale as follows:

Years With Guardian Financial Planning	Bonus Percentage
0-2 years	0%
2-3 years	10%
3-4 years	20%
4-5 years	30%
5 plus years	40%

For example, if the Guardian Financial Planning gross annual revenue is \$25,000,000 and an adviser's gross revenue is \$100,000, the adviser's contribution is $100,000 / 25,000,000$ which is 0.4% of the total. If the Guardian Financial Planning annual commission bonus pool is \$200,000, the adviser bonus will be 0.4% of the pool (\$800) multiplied by 40% ie. \$320. This example is based on an adviser who has been with Guardian for 5 plus years.

Deborah Heindl

Authorised Representative No. 266858

D. Heindl & Associates Pty Ltd

ATF The Heindl Insurance Trust

Corporate Authorised Representative No. 334215

Guardianfp Ltd trading as

Guardian Financial Planning

ABN 40 003 677 334 AFSL No. 237641

Head Office

Level 10 321 Kent Street Sydney NSW 2000

Phone 1800 687 620 Fax (02) 8275 3232

E-mail: enquiries@guardianfp.com.au

Internet: www.guardianfinancialplanning.com.au

