

ADVISER PROFILE

This adviser profile is Part 2 of our Financial Services & Credit Guide and provides you with further information about your Guardianfp Ltd Authorised Representative



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MATTHEW BURNS

MCP Personal Insurance Pty Ltd
ABN 18 297 498 628

**LEVEL 7, 520 COLLINS STREET
MELBOURNE, VIC 3000**

Phone: 03 9620 2001
Mobile: 0437 980 765
Fax: 03 9620 2002
Email: m.burns@mcpgroup.com.au
Web: www.mcpgroup.com.au



Matthew Burns
Authorised Representative
No. 404070

MCP Personal Insurance Pty Ltd
Corporate Authorised
Representative No. 423178

Education

Diploma of Financial Services
(Financial Planning)

Matthew Burns is an Authorised Representative of Guardianfp Ltd (known as Guardian Advice) and is authorised to provide you with advice in the following areas:

- Debentures, stocks or bonds issued or proposed to be issued by a government
- Deposit and Payment Products
- Life Products
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services
- Retirement Savings Accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997)
- Superannuation

Matthew focuses in the area of Risk Management (Income Protection, Trauma and Life cover), concentrating on the provision of tax effective, personalised solutions for your insurance requirements.

He professionally recommends appropriate products based on quality of contract and competitive premiums. Beyond the development of your risk management strategy, Matthew will assist should you or your family if you have the need to claim, assistance that may be vital should you suffer a major illness or injury.

Experience

Matthew has experience in a variety of roles within the financial services arena. Initially Matthew held some 'back of house' positions including the Compliance Manager and Company Secretary of an investment research house in Melbourne. Matthew's passion in dealing directly with clients persuaded him to make the transition to the 'front of house' in financial services.

Matthew started working in a paraplanning role in 2010, and became a financial adviser focussed on Life Risk insurance in 2011. He founded MCP Personal Insurance Pty Ltd in June 2012 and advises on all aspects of Life Risk Insurance, including:

- Income Protection
- Business Expenses cover
- Trauma, Life & TPD cover



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Head Office

Level 10
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Sydney NSW 2000
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Whilst Matthew specialises in the Risk Insurance market, he enjoys seeing that his clients are well advised in all areas of the financial services business by referral to the appropriate specialist advisers for Mortgage Broking, Conveyancing, Wills and Estate Planning.

Personal

Matthew is a keen sportsman and is actively involved with the Old Scotch Football Club as a player. He is also very passionate about his golf and plays whenever he gets a chance.

Matthew's earlier working life included a number of roles in Hospitality, Landscaping and Compliance. Matthew was the Company Secretary and Compliance Manager of a share market research house which ultimately led to his passion in the financial services industry. Since then Matthew moved into providing advice on personal insurance, he thoroughly enjoyed advising clients on their Insurance needs and made the decision to commit to this by starting the MCP Personal Insurance arm of the MCP Group.

Outside of the office Matthew enjoys spending time with his family and attending live music gigs whenever he can.



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Loyalty and Production Bonus

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

Loyalty Bonus

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

Production Bonus

I am eligible to participate in the Guardian Advice Production Bonus pooling outlined in the attached Guardianfp Ltd Financial Services and Credit Guide (FS&CG). The amount of production bonus I receive is influenced by the length of time I have been with Guardian Advice and the percentage my Gross Revenue contributes to Guardian Advice's Total Annual Gross Dealership Revenue

Loyalty Bonus

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

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

Production Bonus

The production bonus is based on a sliding scale of Total Annual Gross Revenue as follows:

Total Annual Gross Revenue	Bonus Percentage
\$250,000 - \$350,000	20%
\$350,000 - \$500,000	30%
Greater than \$500,000	40%

For example, if the Guardian Advice gross annual revenue is \$25,000,000 and an adviser's gross revenue is \$250,000, the adviser's contribution is 250,000 / 25,000,000, which is 1% of the total. If the Guardian Advice annual commission bonus pool is \$200,000, the adviser bonus will be 1% of the pool (\$2,000), multiplied by 40% ie. \$800 (loyalty bonus) plus 20% ie. \$400 (production bonus), for a total bonus of \$1,200. This example is based on an adviser who has been with Guardian for 5 plus years.



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