

# FINANCIAL SERVICES GUIDE

Date: 01 July 2021



**bombora**

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Australian Financial Services  
Licence No. 439 065 ('AFSL')  
Level 15, 390 St Kilda Road  
Melbourne VIC 3004.

Email: [info@bomboraadvice.com.au](mailto:info@bomboraadvice.com.au)  
Website: [www.bomboraadvice.com.au](http://www.bomboraadvice.com.au)

## PART 1

This Financial Services Guide ('FSG' or the 'Guide') provides you with important information about Bombora Advice Pty Ltd ('Bombora' or 'Licensee'), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your Adviser.

**This Guide consists of two parts. Part 1 of this Guide contains important information about:**

- the financial services we offer as Authorised Representatives of Bombora;
- Bombora as the holder of an AFSL;
- the financial services that Bombora offer;
- the process we follow to provide financial services;
- how we, our associates, and Bombora are paid;
- any arrangements which may influence our advice to you;
- how we and Bombora protect your privacy; and
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide is an Adviser Profile and includes information on the services we are authorised to provide on behalf of Bombora. References in this Guide to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Bombora or your 'Authorised Representatives' of Bombora, as the context requires.

**Part 1 contains the following sections:**

- Financial Services Guide (Section 1);
- Privacy Statement (Section 2); and
- Are you satisfied? (Section 3).

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG which we, as Authorised Representatives, are required to provide.

### About Bombora

**Bombora Pty Ltd was formed in July 2013 by a group of like-minded Advisers who wanted to form a business to provide the highest levels of professional advice to their clients in a business relationship which matched their collective views on advice preparation, advice delivery and client service.**

Bombora is a privately owned licensee with a network of Advisers operating nationally.

Bombora holds AFSL No. 439065 issued by the Australian Securities and Investments Commission and is a Professional Partner of the Financial Planning Association of Australia (FPA), and a member of the Association of Financial Advisers Ltd. As a member of these bodies, we adhere to set standards in terms of ethics, conduct and continuing education.

As an Authorised Representative, we act on behalf of Bombora when providing the financial services we are authorised to provide under Bombora's AFSL. Further information on these services is set out in Part 2 of the FSG, Adviser Profile.

#### **Not Independent**

As Bombora receives commissions from life risk insurance products held by our clients, we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

#### **Bombora Advice Pty Ltd Registered Office:**

Level 15, 390 St Kilda Road  
Melbourne VIC 3004

**Ph:** 1300 653 097

**Fax:** (03) 9602 4243

**E:** [info@bomboraadvice.com.au](mailto:info@bomboraadvice.com.au)

#### **Bombora Advice Pty Ltd Corporate Office is:**

Suite 12, 333 Canterbury Road  
Canterbury VIC 3126

**Fax:** (03) 9602 4243

**E:** [info@bomboraadvice.com.au](mailto:info@bomboraadvice.com.au)

## SECTION 1 FINANCIAL SERVICES GUIDE

If you receive personal financial advice this will be documented in a Statement of Advice (SoA), or in specific circumstances a Record of Advice (RoA), that confirms the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations with financial product providers.

When a financial product is recommended to you, you will be provided with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider.

Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product. In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

## Who provides the financial services described in this FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Bombora.

Part 2 of this Guide contains further details about your Adviser, our experience, qualifications and professional memberships.

## Who is responsible for those financial services?

As the holder of an AFSL, Bombora is responsible for the financial services we provide to you. Bombora acts on its own behalf when these financial services are provided to you.

In relation to the financial services offered in this FSG, Bombora, as the holder of an AFSL, does not act on behalf of any other person or licensee. Bombora is only responsible for the services offered in this FSG.

The law requires Bombora to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act by Bombora and/or its Authorised Representatives. Bombora has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

## What financial services do we offer?

**Bombora is able to provide financial product advice and to deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:**

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products.

**Some of the services you are able to access through Bombora include:**

- Personal and business insurance advice
- Superannuation and rollover advice
- Retirement planning advice
- Investment planning advice; and
- Portfolio review services

**Bombora is registered with the Tax Practitioners Board as a Tax (Financial) Adviser. A Tax (Financial) Advice service is:**

Provided in context of the advice provided by an Adviser under an AFSL; and  
The part of financial advice that interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Whilst Bombora is registered as a Tax (Financial) Adviser, we are not registered tax agents and only provide services directly related to the nature of the advice provided to you. We recommend you consult with a registered tax agent to confirm your taxation position.

Bombora also has access to a referral network who provide advice on tax and estate planning. Where required, these specialist areas of advice will be provided only by referral. Whether you use our referred partner, or a professional that you currently have an involvement with, they will be responsible for the advice provided to you. If you require advice on a wider range of products or complex issues you may be referred to another financial services provider.

## What products are available?

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available investment products we can recommend are contained within our Approved Product List (APL).

We have an open APL when providing risk insurance advice, meaning we are able to provide advice on all personal and group risk insurance products.

Research houses provide us with financial product research, which is used to carefully select and maintain an extensive list of Approved Products for us to select from.

We will only recommend a product to you after considering its appropriateness to your individual objectives, financial situation and needs. The recommendations will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product which is not on the APL.

Bombora has established a Risk Partner Program with various life insurance underwriters, which provides support and resources to assist us in the delivery of life insurance advice.

## How do we ensure that the advice we give you suits your needs and objectives?

To ensure your Adviser provides personal advice that is appropriate, we firstly need to understand your objectives, financial situation and needs.

### Your Adviser (referred to as 'we' below) will follow a step-by-step process as outlined below:

- 1.) We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
- 2.) We will collect all the information we need from you, including your objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing all of this information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request. Please ensure you keep your Adviser updated with any changes to your personal situation including matters of health and finance.
- 3.) We will help you identify your goals and may discuss your attitude towards investment risk.
- 4.) We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where we recommend a financial or insurance product we will also conduct a reasonable investigation into that product, ensuring it is suitable to implement the recommended strategy. Based on these and other considerations, we will prepare and present to you a written SoA, or in some cases depending on the circumstances, an RoA. We will explain in the SoA (or RoA) the basis for the advice, and any remuneration, benefits or associations which could have influenced the advice.

Where we recommend financial or insurance products, we will provide you with a PDS or other disclosure documents containing information about each product recommended, to help you make an informed decision about whether to invest in or acquire that product.

- 5.) We will discuss our recommendations with you, make any changes you require and ask you whether you would like us to implement those recommendations on your behalf.
- 6.) Carefully consider our advice, including the implications and risk associated with our recommendation before making your decision to proceed.
- 7.) We will meet with you periodically to review your financial circumstances and/or insurance needs. In some circumstances we may enter into an ongoing advice service arrangement, this will be documented in an Ongoing Advice Service Arrangement letter and/or SoA. Where you have entered into an ongoing fee arrangement after 1 July 2013, we will renew your arrangement with you every year.

We will also explain to you any significant risks of the financial products and strategies which we recommend to you. If you are unclear of the risks, do not hesitate to question us further.

Where general advice is provided, we will not provide you with personal advice via a SoA or RoA. General advice is received by attending one of our seminars or receiving one of our newsletters. If you would like further information regarding the general advice and how it may benefit you, please contact your Adviser.

## What documents do you get if we provide further advice?

Where we provide further advice and your circumstances and/or our advice has not significantly changed, we will provide you with a Record of Advice (RoA).

In the event your circumstances have changed and/or our advice is significantly different from our previous advice, we will provide you with a new SoA.

## How can you instruct us?

You may specify how you would like to give us instructions, for example, by phone, fax or email using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## Other services

### Examples of the services which Bombora is not responsible for include:

- general insurance services (e.g. car, home, landlord insurance);
- real estate and direct property advice;
- taxation services, such as completion of tax returns;
- accounting and audit services;
- legal services;
- credit activities;
- private health insurance;
- consulting services; and
- administration and compliance of Self-Managed Superannuation Funds.

## How are we paid for our services?

### We and Bombora may receive:

- fees paid by clients;
- commissions paid by product providers;
- other payments by product providers; and
- other benefits.

Fees and commission payable (as directed by your Authorised Representative) to Bombora, Authorised Representatives, Corporate Authorised Representatives or to any other approved party. We may receive up to 100% of any fees and commissions received by Bombora.

Details of any fees, commission or other benefits that we, Bombora or other associated persons are entitled to receive if you implement our recommendations in relation to a specific financial product, will be disclosed to you in your SoA or RoA when personal advice is given.

## What type of fees, commissions, payments and other benefits do we receive for our services?

If the fees, commission or other benefits are not calculable at the time we provide personal advice, we will describe the manner in which they are calculated at the time the advice given or as soon as practicable after. If you receive general advice you may request particulars of the fees, commissions and other benefits that we may receive, within a reasonable time after this FSG is given to you.

The types of fees, commissions and other benefits that may be received by us and by Bombora include the following:

### SERVICE FEES

We will discuss and agree our fee structure with you before we provide you with services. The types of fees you can be charged are listed below. You may be charged a combination or part of, any of these fees.

### Fees for advice

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

### Ongoing advice fees

We may charge a fee to provide ongoing portfolio reviews and/or for the provision of ongoing services. This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

### Referral fees

If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved. We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

### Payment methods

Our fees are either invoiced to you directly or deducted from your investments, paid by product providers or a combination of these methods.

Where it is debited from your investments, it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

### Insurance Commissions

Initial and ongoing commissions from insurance providers may be received by Bombora. These commissions are paid to Bombora by the company that issues the product that Bombora's Advisers recommend to you and are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay and may include other fees related to the product.

The initial commission is paid in the first year by the product issuer to Bombora. Ongoing commissions are payments paid by product issuers to Bombora in the years after the first year. If you initiate an increase to your cover, Bombora may receive initial and ongoing commissions on the annual increase to your policy cost. The ongoing commission on a client-initiated increase is only paid in respect of the period that starts from the first anniversary of the increase.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Bombora may receive up to 60% (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Bombora may receive is set out in the table below.

<b>Date a new product is issued</b>	<b>Initial commission</b> (% of annual policy cost Or increase excl. GST)	<b>Ongoing commission pa</b> (% of annual policy cost Or increase excl. GST)
From 1 January 2020	0 - 60%	0 - 20%

Bombora may receive the pre 1 January 2018 ongoing commission rates of up to 38.5% (excl. GST) from the product issuer if:

- your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

### Example

From 1 January 2020, you decide to increase your insurance cover. The cost of this increased cover is \$100. The initial commission payable to Bombora in respect of this increase will be \$60 (60% excl. GST). The ongoing commission payable to Bombora in respect of this increase will be \$20 pa (20% excl. GST), payable in respect of the period starting from the first anniversary of the date on which you increased your insurance cover (i.e. 1 January 2021). These commissions may be passed onto us.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide you. Where personal advice is provided to you, you'll also find details of the commission that Bombora and we are entitled to receive if you decide to purchase a life insurance product, in your SoA or RoA.

### Insurance Partner Program

In addition, Bombora may receive benefits as part of the Insurance Partner Program in the form of education, training and other support and resources to assist in the delivery of life insurance advice. Participants in the Insurance Partner Program may pay a fee to Bombora. The total amount of fees, or the fees that may be paid by each individual life insurance product provider, will depend upon the commercial arrangements that may be negotiated from time to time between Bombora and each product provider. These payments will not change the amount of the policy cost payable by you.

Bombora or its Advisers may be entitled to receive partnership payments from product issuers. This may be by way of additional commission (including amounts additional to the rates of commission disclosed in Part 2 of the FSG). Payments are dependent on in force premiums as at 31 December 2017 taking into account premium increases and lapse rates for Bombora and its Advisers collectively or individually.

Bombora and your Adviser may have these types of arrangements in place with any product issuer on its APL. A copy of our APL is available on request from your Adviser.

## Does Bombora charge any fees?

Bombora will not charge you any additional fees. Bombora will remit to its Advisers all fees and commissions we receive for the advice and services provided to you. Bombora does charge your Adviser an annual fee for licensing and support services, which will be collected from your Adviser on a monthly basis.

## Other benefits

From time to time we may accept alternative forms of remuneration from product providers or other parties. These benefits may include benefits such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued between \$100 and \$300, and other benefits that relate to information technology software or support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

## Will any other parties benefit from the financial services offered in this FSG?

Our Authorised Representatives may be associated with other services providers outside of the services they are authorised to provide under Bombora's AFSL. When these products or services are provided to you, details of these fees or benefits and how they are calculated will be disclosed in the relevant PDS or other disclosure document that will be provided to you.

## What arrangements may influence our advice to you?

Bombora's Approved Product List includes a range of financial products from product providers not associated with Bombora. We will assess your individual needs and circumstances, ensuring we recommend products that are in your best interest. After completing our research, if we believe a product is better suited to your individual needs and circumstances that is not on our approved product list, we will follow our non-approved product process or we may refer you to another provider who can advise on the relevant product.

Neither Bombora nor our Advisers are associated with any financial product issuer. However, Bombora has an agreement with BT Select to provide Bombora with ongoing Governance support in the form of training, risk and compliance framework assistance. BT Select is part of the Westpac Group of companies.

Bombora has an agreement with Assured Support for our audits, which is required to maintain a licence with ASIC.

Any other relationships or associations we have that may influence our advice to you will be disclosed in Part 2 of this FSG.

## What fees do we pay to someone who refers you to us?

If you are referred to us we may pay the referrer a fee. We may also provide the referrer with gifts such as branded promotional items, hampers or gift vouchers.

The fee varies according to the referrer.

The fee may be a percentage of our fees, a percentage of the total amount invested paid through the referral, or a flat fee. We may pay these fees upfront when the financial service is provided, or the financial product is provided, or periodically as ongoing fees.

## SECTION 2 PRIVACY STATEMENT

### Why we collect your personal information

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.



## Collecting and disclosing your personal information

We may disclose your personal information to members we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Bombora is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

## Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

**Our privacy policy is available at [www.bomboraadvice.com.au](http://www.bomboraadvice.com.au). It covers:**

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We may use technology to accept digital signatures on select documents. Details of our digital signature use, collection and storage of information can be found in our Privacy Policy.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

## Definitions

“We”, “our”, “us” means Bombora Advice Pty Ltd and its Authorised Representatives.

## Compensation arrangements

Bombora has arrangements in place to maintain adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us and our representatives, including claims in relation to the conduct of representatives who no longer work for us but who did so at the time of the relevant conduct.

## SECTION 3 ARE YOU SATISFIED?

### What to do if you have any concerns about our services

Both we and Bombora endeavour to provide you with quality financial and personal risk insurance advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

- 1) Contact your Adviser first about your concern.
- 2) If your concern is not resolved to your satisfaction, you may contact Bombora by:

**Writing:**

General Manager  
Bombora Advice Pty Ltd  
Level 15, 390 St Kilda Road  
Melbourne VIC 3004

**Email:**

[info@bomboraadvice.com.au](mailto:info@bomboraadvice.com.au)

**Phone:**

1300 653 097

We will review your concerns and provide a full written response within 30 days of receipt of your complaint, unless the matter is complex or circumstances beyond our control delay our review of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

- 3) If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA independently and impartially resolves disputes between consumers and financial service providers at no cost to you.

You may contact AFCA by:

**Writing:**

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

**Email:**

[info@afca.org.au](mailto:info@afca.org.au)

**Website:**

[www.afca.org.au](http://www.afca.org.au)

**Phone:**

1800 931 678

- 4) The Australian Securities & Investments Commission (ASIC) is Australia's corporate, markets and financial services regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's financial markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services.

You may contact ASIC by:

**Writing:**

Australian Securities & Investments Commission  
GPO Box 9827  
Your Capital City

Or

PO Box 4000  
Gippsland Mail Centre  
Victoria 3841

**Website:**

[www.asic.gov.au](http://www.asic.gov.au)

**Phone:**

1300 300 630

- 5) The Association of Financial Advisers (AFA) is a professional association. Members of the AFA are required to comply with a Code of Conduct and are subject to investigation and disciplinary action.

In accordance with their by-laws, the AFA will appoint an investigating officer to review your complaint, which may then be escalated to a disciplinary committee to take necessary action that could include a reprimand, suspension or termination of membership.

Where your Adviser is a member of the AFA and you have a complaint in relation to the service you received, you may contact the AFA by:

**Writing:**

The Investigations Manager  
Association of Financial Advisers  
PO Box Q279  
Queen Victoria Building  
Sydney NSW 1230

**Email:**

[info@afa.asn.au](mailto:info@afa.asn.au)

**Website:**

[www.afa.asn.au](http://www.afa.asn.au)

**Phone**

(02) 9267 4003

- 6) The Financial Planning Association of Australia Limited (FPA), is the peak professional body for financial planning in Australia. The FPA provides the leadership and professional framework that enables members to deliver quality financial advice to their clients. All FPA members are bound by professional, technical and ethical standards as provided in the FPA Code of Professional Practice. The FPA has effective and appropriate policies and procedures in place to assist you with your complaint and ultimately help protect consumers and those planners doing the right thing. You may contact the FPA by:

**Writing:**

The Investigations Manager  
Financial Planning Association of Australia Ltd  
GPO Box 4285  
Sydney NSW 2001

**Website:**

[www.fpa.asn.au](http://www.fpa.asn.au)

**Phone:**

1300 626 393

Before you send your concern to any of these respective bodies, please contact them first to understand the process of lodging your concern with them.



**bombora**

**Bombora Advice Pty Ltd**  
ABN 40 156 250 565, AFSL 439065

# FINANCIAL SERVICES GUIDE

Part 2 (Adviser Profile)

Date: 1 April 2022



**bombora**

## PART 2

Part 2 (Adviser Profile) contains the following sections:  
About Your Advisers (Section 1);  
Services our Advisers Provide (Section 2); and  
Fees and Charges (Section 3).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 January 2020 and should be read together with Part 1.

Part 2 sets out specific details about our Authorised Representatives of Bombora Advice Pty Ltd (Bombora). We are authorised by Bombora to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. We have also been authorised by Bombora to distribute this FSG.

Bombora Advice Pty Ltd ('Bombora')  
ABN 40 156 250 565 holder of Australian Financial Services Licence No.439065 ('AFSL')  
Level 15, 390 St Kilda Road, Melbourne VIC 3004

Email: [info@bomboraadvice.com.au](mailto:info@bomboraadvice.com.au)  
Website: [www.bomboraadvice.com.au](http://www.bomboraadvice.com.au)

## SECTION 1

### ABOUT YOUR ADVISERS

#### Who is your Adviser?

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refers to your Adviser and MBS Insurance Co Pty Ltd. The term 'Representatives' refers generally to Bombora Advice's Authorised Representatives.

MBS Insurance Co Pty Ltd is a Corporate Authorised Representative of Bombora Advice Pty Ltd.

Our office contact details are:

Level 6, 107 Mount Street  
North Sydney NSW 2060

Level 9, 470 Collins Street  
Melbourne VIC 3004

Level 19, 10 Eagle Street  
Brisbane QLD 4000

Level 12, 197 St Georges Terrace  
Perth WA 6000

Phone: 1300 100 722  
Website: [www.mbsinsurance.com.au](http://www.mbsinsurance.com.au)

#### How can you provide your instructions to us?

You may provide us with instructions by using any of the contact details above.

#### Privacy Statement

In addition to the information provided in the Bombora Advice FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.mbsinsurance.com.au](http://www.mbsinsurance.com.au).

## SECTION 2

### SERVICES OUR ADVISERS PROVIDE

#### What areas are MBS Insurance Advisers authorised to provide advice on?

All Advisers are authorised by Bombora to provide financial services, including advice or services in the following areas:

- Personal Life Insurance products (including Life, TPD, Trauma, Income Protection and Business Expenses)
- Business Insurance products for succession planning and keyperson protection
- Superannuation (insurance advice only)

#### Are there any services MBS Insurance Advisers do not provide advice on?

MBS Insurance has chosen not to be authorised by Bombora to provide advice or services in the following areas:

- Deposit products
- Government debentures, stocks or bonds
- Standard margin lending facilities
- Derivatives
- Consumer credit advice and assistance
- Managed investment schemes
- Securities
- Strategic advice about consumer credit and consumer credit referrals
- Self-managed superannuation funds (except for insurance advice)
- Finance broking

Please ask your Adviser if you would like a referral for these services. If your Adviser receives a specific fee for the referral, it is disclosed below in 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if your Adviser provides you with personal advice.

## Kris Mason

Partner MBS Insurance Co Pty Ltd  
Senior Adviser

Authorised Representative No. 266701  
Mobile: 0410 557 955  
Email: kris.mason@mbsinsurance.com.au

## Experience

Kris has been in the financial services industry since 1998, providing strategic advice in personal insurance, business insurance and superannuation to individual clients as well as small to large business clients.

## Qualifications and professional memberships

- Diploma of Financial Planning

Kris is also a member of the following organisations:

- Association of Financial Advisers

## Associations and/or relationships

Kris Mason has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as a director/employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Kris also has an association with Bombora Advice Pty Ltd ABN 40 156 250 565 as a Director and Shareholder and is also a Director of BMB JB Pty Ltd ABN 67 637 228 767.

Kris is also a Director of MBS Insurance WA Pty Ltd ABN 56 642 658 080.

Kris receives management fees and profit share as a Director and shareholder of MBS Insurance Co Pty Ltd and Bombora Advice Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Drew Burden

Partner MBS Insurance Co Pty Ltd  
Senior Adviser

Authorised Representative No. 327923  
Mobile: 0414 552 838  
Email: drew.burden@mbsinsurance.com.au

## Experience

Drew comes from a financial services background specialising in Risk Insurance since 2008 when he joined MBS Insurance as a partner.

## Qualifications and professional memberships

- Bachelor of Business with majors in Accounting and Finance
- Diploma of Financial Planning

Drew is also a member of the following organisations:

- Association of Financial Advisers

## Associations and/or relationships

Drew Burden has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as a director/employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Drew also has an association with Bombora Advice Pty Ltd ABN 40 156 250 565 as a Shareholder and receives a profit share determined by the company as appropriate from time to time. Drew also has an association with BMB JB Pty Ltd ABN 67 637 228 767 as a Director.

Drew is also a Director of MBS Insurance WA Pty Ltd ABN 56 642 658 080.

Drew receives management fees and profit share as a Director and shareholder of MBS Insurance Co Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Chris MacKenzie

Partner MBS Insurance Co Pty Ltd  
Senior Adviser

Authorised Representative No. 1234043  
Mobile: 0411 874 426  
Email: [chris.mackenzie@mbsinsurance.com.au](mailto:chris.mackenzie@mbsinsurance.com.au)

### Experience

Chris has an engineering background and holds a Bachelor of Civil Engineering and Project Management. He joined the financial services industry in 2012 and has been a Risk Adviser since 2015. Chris became a partner of MBS Insurance in 2017.

### Qualifications and professional memberships

- Bachelor of Civil Engineering & Project Management
- Diploma of Financial Planning

### Associations and/or relationships

Chris MacKenzie has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as a director/employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Chris receives management fees and profit share as a Director and shareholder of MBS Insurance Co Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Brent McCullough

Partner MBS Insurance Co Pty Ltd  
Senior Adviser

Authorised Representative No. 1234042  
Mobile: 0402 451 550  
Email: [brent.mccullough@mbsinsurance.com.au](mailto:brent.mccullough@mbsinsurance.com.au)

### Experience

Brent spent many years in the financial services sector before specialising in risk insurance in 2014. He has been a Risk Adviser since 2015 and was made a partner of MBS Insurance in 2017.

### Qualifications and professional memberships

- Bachelor of Commerce
- Diploma of Financial Planning

### Associations and/or relationships

Brent McCullough has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as a director/employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Brent receives management fees and profit share as a Director and shareholder of MBS Insurance Co Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.



## Glenn Kerr

Partner MBS Insurance Co Pty Ltd  
Senior Adviser

Authorised Representative No. 242275  
Mobile: 0412 335 196  
Email: glenn.kerr@mbsinsurance.com.au

### Experience

Glenn has over 25 years' experience in providing strategic advice to clients in the area of personal risk insurance - protecting families, professionals and businesses from the 'what if?'

### Qualifications and professional memberships

- Advanced Diploma of Financial Services (Financial Planning)

Glenn is also a member of the following organisations:

- Association of Financial Advisers

### Associations and/or relationships

Glenn Kerr has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as a shareholder/employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Glenn receives management fees and profit share as a shareholder of MBS Insurance Co Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Nicholas Brian

Partner MBS Insurance Co Pty Ltd  
Senior Adviser

Authorised Representative No. 326404  
Mobile: 0421 057 194  
Email: nic.brian@mbsinsurance.com.au

### Experience

Nic has over 20 years' experience in the financial services industry, in both Melbourne and Sydney, the last 10 years as a specialist risk adviser. Nic provides advice to corporate entities on salary continuance, business owners on succession planning and keyperson requirements, and tailored risk advice to qualified professionals, individuals and families.

### Qualifications and professional memberships

- Advanced Diploma of Financial Services (Financial Planning)
- Bachelor of Arts
- Chartered Financial Practitioner

Nic is also a member of the following organisations:

- Association of Financial Advisers

### Associations and/or relationships

Nicholas Brian has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as a director/employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Nic receives management fees and profit share as a Director and shareholder of MBS Insurance Co Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Doug Frith

Senior Adviser

Authorised Representative No. 1003724

Mobile: 0467 708 523

Email: doug.frith@mbsinsurance.com.au

### Experience

Commencing in 1999, Doug has over 20 years' experience in the financial services industry. Doug became a specialist insurance adviser in 2008. He provides insurance to high net worth individuals to ensure they, and their families, are protected.

### Qualifications and professional memberships

- Diploma of Financial Planning
- Bachelor of Economics (University of Queensland)
- Bachelor of Commerce (University of Queensland)

Doug is also a member of the following organisations:

- Financial Planning Association of Australia FPA®

### Associations and/or relationships

Doug Frith has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Doug also has an association with BMB JB Pty Ltd ABN 67 637 228 767 as a shareholder. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Doug receives profit share as a shareholder of BMB JB Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Damien Diggle

Senior Adviser

Authorised Representative No. 1003721

Mobile: 0418 487 966

Email: damien.diggle@mbsinsurance.com.au

### Experience

Damien has been in the financial services industry since 2002, becoming a specialist in personal insurance advice in 2011. He provides tailored protection strategies to clients ensuring they have peace of mind that their family is protected. Damien joined MBS in January 2020.

### Qualifications and professional memberships

- Diploma of Financial Services (Financial Planning)

Damien is also a member of the following organisations:

- Financial Planning Association of Australia FPA®

### Associations and/or relationships

Damien Diggle has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Damien receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Jade Burford

Partner MBS Insurance WA Pty Ltd  
Senior Adviser

Authorised Representative No. 439055  
Mobile: 0403 757 104  
Email: jade.burford@mbsinsurance.com.au

### Experience

Jade has been in the Financial Services Industry for the past 10 years and has a vast knowledge base spanning from an early career in Biomedical Science. Jade has a passion for ensuring that all insurance policies her clients hold have taken into account their genetic predisposition, and the medical definitions that sit within the policies are suitable, based on the client's medical history. Jade uses her medical background alongside her experience in risk management advice to ensure optimal underwriting outcomes and an efficient client claims experience.

### Qualifications and professional memberships

- Bachelor of BioMedical Science (BBioMedSc)
- Advanced Diploma of Financial Services (Financial Planning)
- Registered Tax (Financial) Adviser

Jade is also a member of the following organisations:

- Association of Financial Advisers

### Associations and / or relationships

Jade Burford has an association with MBS Insurance WA Pty Ltd ABN 56 642 658 080 as an employee, Director and shareholder. Fees and commissions are paid to MBS Insurance WA Pty Ltd by Bombora Advice for distribution to Jade. MBS Insurance WA Pty Ltd is not a related company of Bombora Advice.

Jade receives profit share as a shareholder of MBS Insurance WA Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance WA Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Shane Reay

Partner MBS Insurance WA Pty Ltd  
Senior Adviser

Authorised Representative No. 462949  
Mobile: 0478 597 011  
Email: shane.reay@mbsinsurance.com.au

### Experience

Originally from South Africa, Shane studied at the University of Johannesburg, earning a Bachelor of Commerce degree (Finance) and an Honours degree in Investment Management. He began his career in financial services in 2010 before moving to Perth with his young family. He has since completed an Advanced Diploma of Financial Planning.

Shane has a passion for working closely with his clients to develop an individually tailored strategy to help them achieve peace of mind.

### Qualifications and professional memberships

- Bachelor of Commerce (Finance)
- Bachelor of Commerce Hons Investment Management
- Advanced Diploma of Financial Planning

Shane is also a member of the following organisations:

- Financial Planning Association of Australia FPA®

### Associations and / or relationships

Shane Reay has an association with MBS Insurance WA Pty Ltd ABN 56 642 658 080 as an employee, Director and shareholder. Fees and commissions are paid to MBS Insurance WA Pty Ltd by Bombora Advice for distribution to Shane. MBS Insurance WA Pty Ltd is not a related company of Bombora Advice.

Shane receives profit share as a shareholder of MBS Insurance WA Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance WA Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Jim Magor

Senior Adviser

Authorised Representative No. 1002318

Mobile: 0405 285 011

Email: jim.magor@mbsinsurance.com.au

## Experience

Jim has over 16 years' financial services experience and is dedicated to providing tailored advice to individuals, their families and businesses. He is passionate about delivering financial peace of mind through his advice, particularly at claim time, and forging long-term professional relationships with his clients. Jim joined MBS in 2019.

## Qualifications and professional memberships

- Bachelor of Business
- Financial Planning Association of Australia AFP®

Jim is also a member of the following organisations:

- Financial Planning Association of Australia AFP®

## Associations and/or relationships

Jim Magor has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Jim receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Simon Bennett

Adviser

Authorised Representative No. 1255826

Mobile: 0439 726 525

Email: simon.bennett@mbsinsurance.com.au

## Experience

Simon has spent several years in the insurance industry, both as an Adviser and, more recently, as a Business Development Manager. He joined MBS in 2017 as an Adviser and holds a Diploma of Financial Services.

## Qualifications and professional memberships

- Diploma of Financial Planning

## Associations and/or relationships

Simon Bennett has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Simon receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Luke Smith

Adviser

Authorised Representative No. 1266164

Mobile: 0452 515 739

Email: luke.smith@mbsinsurance.com.au

## Experience

Luke has spent most of his professional career in the UK and holds a Bachelor of Zoology and a Diploma of Financial Planning. He joined MBS Insurance in 2017 and became a qualified Adviser in 2018.

## Qualifications and professional memberships

- Diploma of Financial Planning

## Associations and/or relationships

Luke Smith has an association with MBS Insurance Co Pty Ltd ABN56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Luke receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Peter Green

Adviser

Authorised Representative No. 434847

Mobile: 0400 236 036

Email: peter.green@mbsinsurance.com.au

## Experience

Peter has been in the financial services industry since 2000, specialising in Risk Insurance advice since 2005 for professionals and business owners.

## Qualifications and professional memberships

- Diploma of Financial Planning

## Associations and/or relationships

Peter Green has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 (trading as MBS Insurance and Complete Risk Analysis) as an employee.

Peter has an association with MBS Insurance NSW Pty Ltd ABN 35 647 711 153 as a Director and shareholder. Fees and commissions are paid to MBS Insurance NSW Pty Ltd by Bombora Advice for distribution to Peter. MBS Insurance NSW Pty Ltd is not a related company of Bombora Advice.

Peter receives profit share as a shareholder of MBS Insurance NSW Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance Co Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.

## Emma Clark

Adviser

Authorised Representative No. 1271012

Mobile: 0403 594 505

Email: emma.clark@mbsinsurance.com.au

### Experience

Emma completed undergraduate study in exercise science and has worked in the financial services industry for four years, initially in support roles before becoming an adviser in 2018.

### Qualifications and professional memberships

- Bachelor of Human Movement
- Diploma of Financial Planning

### Associations and/or relationships

Emma Clark has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Emma receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Eddie Scalpelli

Adviser

Authorised Representative No. 305320

Mobile: 0405 181 972

Email: eddie.scalpelli@mbsinsurance.com.au

### Experience

Eddie has been in the financial services industry since 2003 providing personalised wealth protection strategies to both individual and business clients. Eddie gets great satisfaction in helping people understand their risk insurance needs, and assisting them to implement a tailored solution to best protect them should the unexpected happen.

### Qualifications and professional memberships

- Bachelor of Commerce
- Diploma of Financial Planning
- Advanced Diploma of Financial Planning

### Associations and/or relationships

Eddie Scalpelli has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Eddie receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Ryan Kerr

Adviser

Authorised Representative No. 1239812

Mobile: 0404 091 026

Email: ryan.kerr@mbsinsurance.com.au

### Experience

Ryan has over 6 years' experience in the financial services industry, working with clients from diverse backgrounds (tradespeople to medical professionals, singles, couples and families).

Ryan provides tailored personal insurance advice that meets his clients' needs and secures peace of mind that their family is protected.

### Qualifications and professional memberships

- Diploma of Financial Services (Financial Planning)

Ryan is also a member of the following organisations:

- Association of Financial Advisers

### Associations and/ or relationships

Ryan Kerr has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Ryan receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Richard Jones

Adviser

Authorised Representative No. 1238439

Mobile: 0439 552 866

Email: richard.jones@mbsinsurance.com.au

### Experience

Richard has over 7 years' experience in the financial services industry, working with clients from varying backgrounds (tradespeople to professionals, singles, couples and families).

He provides tailored and quality insurance solutions to meet the needs and objectives of his clients, giving them and their family peace of mind that they are financially protected.

### Qualifications and professional memberships

- Advanced Diploma of Financial Services (Financial Planning)
- Bachelor of Business

Richard is also a member of the following organisations:

- Association of Financial Advisers

### Associations and/ or relationships

Richard Jones has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by Bombora Advice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Richard receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Andrew Newton

Adviser

Authorised Representative No. 1271011  
Mobile: 0451 982 269  
Email: [andrew.newton@mbsinsurance.com.au](mailto:andrew.newton@mbsinsurance.com.au)

### Experience

Andrew has previously worked in the sports industry, completing a Bachelor of Sports Management and Post Graduate Diploma in Marketing Communications. Andrew has since re-trained and has worked in the financial planning industry since 2018, becoming a qualified adviser in 2019.

### Qualifications and professional memberships

- Bachelor of Sports Management
- Diploma of Financial Planning

### Associations and/or relationships

Andrew Newton has an association with MBS Insurance Co Pty Ltd ABN 56 612 480 270 as an employee. Fees and commissions are paid to MBS Insurance Co Pty Ltd by BomboraAdvice. MBS Insurance Co Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Andrew receives a salary as an employee of MBS Insurance Co Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance. Salaried staff do not receive any commission from the insurance products they recommend.

## Serena West

Partner MBS Insurance WA Pty Ltd Senior Adviser

Authorised Representative No. 308940  
Mobile: 0448 190 584  
Email: [serena.west@mbsinsurance.com.au](mailto:serena.west@mbsinsurance.com.au)

### Experience

Serena has been in the financial services since 2001. Serena has focused on providing insurance advice since 2007 and joined MBS Insurance WA as a partner in 2022.

### Qualifications and professional memberships

- Bachelor of Economics
- Advanced Diploma of Financial Planning

Serena is also a member of the following organisations:

- Association of Financial Advisers
- Financial Planning Association of Australia FPA®

### Associations and/or relationships

Serena West has an association with MBS Insurance WA Pty Ltd ABN 56 642 658 080 as an employee, Director and shareholder. Fees and commissions are paid to MBS Insurance WA Pty Ltd by Bombora Advice for distribution to Serena. MBS Insurance WA Pty Ltd is not a related company of Bombora Advice.

Serena receives profit share as a shareholder of MBS Insurance WA Pty Ltd as determined by the company as appropriate from time to time and receives a salary as an employee of MBS Insurance WA Pty Ltd. Salaried staff do not receive any commission from the insurance products they recommend.



## Christopher Thomas

Adviser

Authorised Representative No. 1249155

Mobile: 0438 177 417

Email: chris.thomas@mbsinsurance.com.au

## Experience

Chris has been in the financial services industry since 2014 and now specialises in providing tailored risk insurance advice to families and business owners.

## Qualifications and professional memberships

- Diploma of Financial Planning

## Associations and/or relationships

Christopher Thomas has an association with MBS Insurance WA Pty Ltd ABN 56 642 658 080 as an employee. Fees and commissions are paid to MBS Insurance WA Pty Ltd by Bombora Advice. MBS Insurance WA Pty Ltd is also a Corporate Authorised Representative of Bombora Advice and is not a related company of Bombora Advice.

Christopher receives a salary as an employee of MBS Insurance WA Pty Ltd. An annual bonus based on overall performance may be paid as determined by MBS Insurance WA. Salaried staff do not receive any commission from the insurance products they recommend.

## SECTION 3

### FEES AND CHARGES

#### How will your Financial Adviser be paid for services provided?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you are paid to Bombora.

Bombora receives all fees and commissions payable for the services we provide, and pays 100% of all the fees and commissions it receives to MBS Insurance Co Pty Ltd.

Your Adviser is paid a salary from the commission and fees received. While commissions are payable based on the premiums you pay, the commissions are not an additional fee to you. MBS Insurance Co Pty Ltd will not charge you a fee for the services we provide.

The commission we receive assists in the implementation of the advice provided in the SoA, including gathering information, submitting applications, liaising with underwriters, etc.

Note: Remuneration and payment will be agreed before you become a client of MBS Insurance Co Pty Ltd. Full details of all fees and/or commissions and any other relevant remuneration benefits will be provided to you in a Statement of Advice (SoA) or Record of Advice (RoA) and Product Disclosure Statements (PDS), should we proceed to providing you with personal advice. All fees will be paid directly to Bombora, who then passes 100% back to MBS Insurance Co Pty Ltd.

#### What amount does MBS receive?

All fees, commissions and incentives are received by MBS Insurance Co Pty Ltd.

#### What other benefits does MBS receive?

In addition to the remuneration detailed above, we are eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality, or support, connected with our professional development (eg training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

#### Payments to external parties

If you have been referred to MBS Insurance by an external party and you accept the services we provide, we may make a payment to the external party for that referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by MBS Insurance Co Pty Ltd. to the external party and will be at no additional cost to you.

#### Will your Financial Adviser be paid when making a referral?

MBS Insurance Co Pty Ltd. may receive a payment for making a referral to an external specialist such as an accountant, mortgage broker or solicitor. Your Adviser does not receive any direct payments for referrals made. All referral payments are paid to MBS Insurance Co Pty Ltd and not paid directly to your adviser for the referral. Any amount payable will be disclosed in the SoA provided to you. This will be paid by the external specialist and will be at no additional cost to you.