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ADVISER PROFILE – Andrew Maciejewski

This Adviser Profile should be read in conjunction with the latest Gold Financial Pty Ltd (Gold) Financial Services Guide (FSG). Distribution of this Adviser Profile by the Authorised Representative detailed below has been approved by Gold, Australian Financial Services Licence Number 291389.

I, Andrew Maciejewski, am an Authorised Representative of Gold. The Australian Securities and Investments Commission (ASIC) have allocated me an Authorised Representative number, which is 255309.

My education qualifications and experience

I have attained the necessary ASIC Regulatory Courses RG146, including the Self Managed Superannuation Course and I regularly attend many educational courses and seminars in order to be up to date with the latest changes and updates in the Financial Services Industry.

I have been in the Financial Services Industry for over 20 years. Before entering the financial sector, I graduated with an MSc degree from Poznan University, Poland.

I have been advising and servicing clients across Australia in the following:

- Helping families to protect their income and assets from the uncertainties created by the potential disablement or premature death.
- Helping business owners to protect their businesses from the risks that they, their business partners or their key employees who may become disabled.
- Helping clients to maximise their incomes in retirement.

Products and Services

I have been authorised by Gold to provide personal advice on the following products and services:

- Deposit and Payment Products;
- Life Risk Insurance Products;
- Retirement Savings Accounts;
- Self Managed Superannuation Funds;
- Managed Investments; and
- Superannuation.

I am also authorised to deal by way of applying for, acquiring, varying and disposing on the following products:

- Deposit and Payment Products;
- Life Risk Insurance Products;
- Retirement Savings Accounts;
- Self Managed Superannuation Funds;
- Managed Investments; and
- Superannuation.

Gold does not allow me:

- to act as a Trustee for you or operate a trust account on your behalf;
- hold a Power of Attorney;
- hold funds or have access to withdraw funds on your behalf; or
- provide advice in specific consumer credit assistance, general insurance, self managed superannuation funds, credit, securities and margin lending.

Other benefits, interests or associations

Gold Financial is a shareholder of Group Insurance and Superannuation Concepts Pty Ltd (GIS Concepts).

GIS Concepts are promoters of the Smartsave 'Member's Choice' Superannuation Master Plan (Smartsave), Smartrisk Protection Plan and Integroup Life Insurance Plan. From time to time either directly or indirectly (through professionally managed funds), I may own shares in various financial services companies who may in some capacity (product providers or fund managers, etc) have an interest in the products that I advise on. These conflicts will be recorded in my conflicts register and is available for review at your request. I may receive dividends from any of these companies if their operations are profitable and participate in their capital growth.

I may be allocated shares in Gold should I attain certain funds under management targets in Smartsave.

I may also receive other non financial benefits from product providers whose products I recommend. Details of these benefits are recorded in my soft dollar register which is available for review at your request.

My contact details

Andrew Maciejewski
A & S Planning

My office is located at:
9 Gambar Court, Bentley WA 6982

My mailing address is:
PO Box 548, Bentley WA 6982

If you would like an appointment to discuss your financial needs and objectives in more detail, please contact me by:

Phone: 08 9451 1911
Fax: 08 9258 8227
Email: am1@westnet.com.au
Web: www.aandsplanning.com.au

I,
confirm having received a Financial Services Guide

Signed..... Date

I confirm having provided this client with a Financial Services Guide

Signed..... Date