

Financial Adviser Profile

Overview

John has been involved in the Financial Services Industry for over 25 years; much of that time he has specialised in Agricultural Insurance and Risk Management in the Agricultural sector working with farmers and farm based organisations. John's expertise in this area has led him to consult to several International Institutions such as the World Bank, the Asian Development Bank (ADB) and UNFAO as well as various Reinsurers.

Such work has reaffirmed in his own mind the importance of risk management and protecting the individual's ability to generate income which is the driving force behind his work in Life Insurance.

John is a Sub Authorised Representative of Oracle Life Solutions Pty Ltd, Corporate Authorised Representative No. 324820. Authorised Representative No. 321200.

Special Interests

- Personal Superannuation;
- Life Insurance;
- Business Expense Insurance;
- Trauma Insurance;
- Income Protection Insurance; and
- Total & Permanent Disability Insurance.

Qualifications

John holds a Degree in Agricultural Economics (University of New England), a Post Graduate Certificate in Management (Macquarie University) and Financial Services Diplomas in General Insurance, Broking, Risk Management as well as Life Insurance and Superannuation Compliance and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

John is a Fellow of Australian and New Zealand Institute of Insurance and Finance (ANZIIF) a Certified Insurance Professional (CIP) and a Qualified Practising Insurance Broker (QPIB) and abides by their code of professional conduct and ethics.



John Nash

Oracle Life Solutions

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Authorisations

John is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government; and
- Superannuation.

Oracle Life Solutions Advice Fees and Charges

John may be paid by either Financial Planning Advice Fees and/or Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

John's hourly rate can be up to \$250 incl. GST for advice, implementation or review and you will be notified of the time involved prior to the commencement of any work if applicable.

Oracle Life Solutions Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. John is a Director of Oracle Life Solutions Pty Ltd and will receive a salary/benefit from this company.

Other Benefits John May Receive

From time to time John may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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