ADVISER PROFILE

The financial services offered to you by:

Kirsty Waldon (ASIC No. 1304604), as an Authorised Representative of **HIVE GROUP PTY LTD** ("Hive Group") and as a representative of:

Blueship Investments Pty Ltd, trading as Life Claims Assist ABN 92 665 344 347, Corporate Authorised Representative Number 1304603.

Address: Level 1, 160 Edward Street, BRISBANE QLD 4000
Telephone No: (07) 3221 8533
Email: hello@lifeclaimsassist.com.au

Qualifications

RG146 in Entry Level Competencies and Risk Management, Authorised to provide general advice on Risk Insurance Claims Handling.

Authorisations

I am authorised by **Hive Group** to provide personal advice, general advice and to deal in the following:

- Life Insurance Investments Products
- Life Insurance Risk Products
- Superannuation

Strategies Provided

- Group Insurance
- Personal and Business Risk Insurance
- Claims Handling and Settling

How Do I Charge Clients for My Services?

For claims management services on lump sum insurance claims, we quote our fees for service on an individual basis depending upon the level of complexity of the claim. We will always advise you of our terms of engagement prior to commencing work on your behalf.

Claims Management Fee (External Clients)

Our Claims Management Services for insurance claims are subject to the following fee structure:

Lump Sum Claims - The actual fee amount is provided and agreed to prior to managing the claim. Fees vary depending on the complexity of the claim. Our fee is based on a percentage of the claim benefit and is only charged if the claim is accepted, and benefit funds received. The maximum charge is 3% plus GST. For example, if your insurance claim is for a $50,000 payout, we will receive a maximum of $1,500 plus GST in the claims management fee.

Income Protection Claims – The fee for managing an income protection claim will be discussed and agreed upon with you prior to commencing. Fees vary depending on the complexity of the claim.

An initial claim set-up and management fee (from lodgement through to acceptance) applies, with a maximum charge of $3,000 plus GST.

For some claims, there is an option for ongoing claim management at a fee of $150 plus GST per month.

How Am I Paid?

All revenue relating to our advice, including fees, commissions and claim service fees are payable to Hive Group. This revenue is shared between the relevant business and Hive Group under an arrangement fixed at 93%, up to a maximum amount.

This means that for every $1,000 of income Hive Group receives relating to services and advice provided by us, Hive Group will retain up to $70 and pass through a minimum of $930 to the relevant business.

Details of the amount that is retained by Hive Group, relative to the advice provided to you, can be found in your SoA (and may also be provided in an RoA if there is any change to this amount as a result of the advice provided to you).

Life Claims Assist receives fees for services from the generated business. I am a co-owner of Life Claims Assist am entitled to distributions and dividends via this shareholding.

Important Note

The Adviser Profile forms an essential part of the Hive Group Financial Services Guide and must be read in conjunction with the Hive Group Pty Ltd Financial Services Guide Part 1. The Hive Group Financial Services Guide is not complete without it.