



22 April 2014

## Adviser Profile

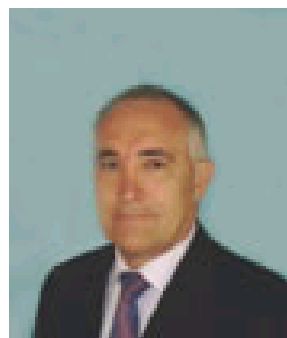
This adviser profile is part two of the KNM Services Pty Limited Financial Services Guide dated 22 April 2014 and should be read in conjunction with that document.

# Bryan Williams

Dip FS

Risk Insurance Adviser

Email: [admin@rmsonline.com.au](mailto:admin@rmsonline.com.au)



**Bryan** is authorised by KNM Services Pty Limited (KNM) to provide you with advice on and deal in the following financial products:-

- Life risk insurance
- Superannuation

Bryan can advise you on:-

- Life, Trauma and Total & Permanent Disablement (TPD) insurance
- Income Protection and Business Expense insurance
- Superannuation

### Qualifications and Experience

Bryan has been in the financial services industry since 1988, and has owned and ran successful businesses in the years preceding his entry into financial services. Bryan is an Authorised Representative of KNM and has completed a Diploma in Financial Services.

His speciality is risk, personal estate and business succession planning, for the self-employed. In 1994 he saw a need for consumers to make informed decisions about their financial protection. His decision was influenced by a major accident. At the time he had the wrong policies.

### Bryan Williams

Authorised Representative No. 245314 of  
KNM Services Pty Limited

### Kerbry Pty Ltd trading as Risk Management Specialists

Corporate Authorised Representative No.412275  
of KNM Services Pty Limited



KNM Services Pty Limited ABN 62 094 109 958

Australian Financial Services Licence No. 223477

HEAD OFFICE Suite 7, Level 1, 463 Nudgee Road, Hendra Qld 4011

(T) 07 3620 6200 (F) 07 3630 2930

[www.knmservices.com.au](http://www.knmservices.com.au)

## Remuneration Information

KNM receives all remuneration upon implementation of the products and services provided by Risk Management Specialists (RMS). KNM then pays 100% of this remuneration to RMS. From this RMS fund the costs associated with operating a business, including Bryan's salary.

RMS pays KNM a flat licence fee on a monthly basis.

### LIFE RISK INSURANCE

Unless we advise you otherwise, we are remunerated by commission from the relevant insurer when you enter into an insurance policy arranged by your adviser.

The amount of commissions paid by product issuers varies from company to company. There are two types of commission paid. The initial commission relates to the first year's premium that you pay. The rate for initial commission has a range of 0% to 130% (including GST). The renewal commission relates to every subsequent year's premium and has a range of 0% to 40% (including GST).

For example; if your first year's premium is \$500 and the initial commission is 120%, RMS would receive \$600. If your premium for the second and subsequent years is \$500 and the ongoing commission is 30%, RMS would receive \$150 per annum.

The commission is paid by the product provider and is not an additional charge to you.

**RMS** (Risk Management Specialists)



**Putting all the pieces Together**



KNM Services Pty Limited ABN 62 094 109 958  
Australian Financial Services Licence No. 223477