

**Referral to Financial Product Provider**

Our referral service to third party product providers enables you to access a wider range of financial products. As these providers do not pay us commission, we charge you a referral fee directly. This fee is calculated as 1% of the total value of the financial product provided to you by the third party + GST.

*Estimated total fee:* \$ \_\_\_\_\_ + GST

## RELIABILITY HISTORY

Neither Enlightened Life Limited nor Sam Kodi have been subject to a reliability event. This means that there have been no legal or bankruptcy proceedings, professional indemnity insurance or negligence claims, dispute resolutions or disciplinary actions made or taken against us.

## CONFLICTS OF INTEREST AND INCENTIVES

### *Insurance*

I receive commissions from the relevant insurance company if you take out insurance following my advice. The commissions are between 100% and 200% of the first year's premiums of your policy – the amount depends on which insurance company and which insurance policy you choose. I also receive a commission of between 5% and 10% of the premium for each year the policy remains in force.

In addition, Enlightened Life Limited trading as Sam Kodi receives commission of between 10% and 15% of the first year's premiums of your policy after 12 months depending on which policy you chose.

### *Mortgages*

I will receive a commission of 0.6% upfront commission plus 0.2% ongoing commission or 0.8% to 0.85% upfront commission depending on which mortgage lender you choose and the value of the mortgage you take. In addition, I will receive a commission of 0.10% to 0.2% of the remaining balance each year.

To ensure that I prioritise your interests above my own, I follow an advice process that ensures my recommendations are made based on your goals and circumstances.

## AVAILABILITY OF INFORMATION

This document provides a record of what we have discussed.

Signed..... Date.....

Sam Kodi (FSP78103)

Director and Financial Adviser

Enlightened Life Ltd T/A Sam Kodi

Signed..... Date.....

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