

Part II of II

**Adviser Profile Version 1 – Jason Bibby
Dated 10th November 2013**

The Sapient Financial Solutions Pty Ltd Financial Services Guide (FSG) Version 1 (Part I), together with this Adviser Profile Version 1 (Part II), form the full FSG of Sapient Financial Solutions Pty Ltd.

This Adviser Profile outlines the areas of service the adviser is authorised to advise, the qualifications the adviser holds and the remuneration the adviser may receive for their services.

1. Adviser

Your adviser is Jason Bibby, who is an employee and Founder of Sapient Financial Solutions Pty Ltd, has been appointed as an Authorised Representative under Australian Financial Services Licence No. 434776.

2. Adviser Authorisations and Services

Jason is authorised to provide a General Advice and No Advice service in the following financial products;

- Basic Deposit Products
- Derivatives
- Debentures, stocks and bonds
- Managed Investment Schemes
- Retirement Savings Accounts (RSA's)
- Securities
- Margin Lending
- Investment Life insurance & Life Risk Insurance
- Superannuation

The General Advice that Jason is able to provide includes his view on the quality of the investment or financial product, the mechanisms behind it as to how it works, and the return payoff depending on different performance levels. The advice is not tailored to your particular financial circumstances, needs and objectives. You make the decision whether to invest or not, the choice and amount of investment, based upon your understanding of your financial circumstances, needs and objectives. We make no personal recommendations to you as to whether the service or product may be suitable for you.

The No Advice service that Jason is able to provide includes confirming a factual matter (such as confirming a share price), placing a share trading order or accepting an application to invest in a financial product where no advice has been provided.

At no time can Jason provide you with financial advice that recommends a product or service to you where he has taken one or more of your personal financial circumstances into account when commenting on the appropriateness of the product for you.

In addition, if your adviser identifies that you require specialist advice on a particular product or service, he may refer you to a specialist that can help you further.



3. Qualifications

Bachelor of Applied Science – Victoria University
Diploma of Education – Victoria University
Diploma of Financial Services (Financial Planning)
Accredited Derivatives Adviser Level 1

4. Remuneration

Sapient Financial Solutions Pty Ltd may pay Jason Bibby or any of his associated entities up to 45% of any fees, initial or ongoing commissions paid by you. Jason may receive other benefits such as travel allowances, attendance to industry events, professional entertainment and networking events, cultural events, professional development programs and conferences.

5. Contact

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