

Financial Services Guide Part 2

Version Number 1.0

Part Two - Adviser Profile

This adviser profile is Part Two of the Ingenious Brokers Pty Ltd Financial Services Guide (FSG) dated **14th September 2026** and should be read in conjunction with Part One of our FSG dated **5th July 2022**. Together these documents form the complete FSG.

The individual listed in this FSG are authorised by Ingenious Brokers Pty Ltd to provide general advice.

Authorised Representative Profile

Authorised Representative - Profile

Authorised Representative Name	Marc Scalercio
Authorised Representative Number	290229
Registered Business Name	Insure This Life
Business Address	2/20 Bendigo St Cheltenham VIC 3192
Phone	03 9003 8898
Email	marc@insurethislife.com.au

Marc Scalercio is an authorised representatives of Ingenious Brokers Pty Ltd

Marc Scalercio

Authorised Representative Background

Marc has been working in the financial services industry since 2005.
Marc has attained the Diploma of Financial Planning.

Marc Scalercio is authorised to provide advice in the following areas:

- Life Products – Life Risk Insurance Products – General Advice Only.
- Life Products – Investment Life Insurance Products – General Advice Only.

How to Contact Me marc@insurethislife.com.au or 03 9003 8898

How We Get Paid?

Ingenious Brokers Pty Ltd receives all commission for products provided by your Authorised Representative. Ingenious Brokers then pays Marc Scalercio 100% of all commission received.

Following is a guide as to how commissions and/or fees may be charged

Life insurance
(1st year only)

This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees, or levies.

For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%. Example: if the annual premium were \$1,000 Ingenious Brokers would receive up to \$660 in the first year based on the maximum.

Life Insurance
Commission
(Year 2 onwards)

Ingenious Brokers may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay and can vary from 0% up to 33%.

Example: if your annual premium is \$1,000 Ingenious Brokers would receive up to \$330 per annum based on the maximum.

Issued by Ingenious Brokers Pty Ltd

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