This FSG Part 2 contains information specific to your adviser and should be read together with the [FSG Part 1](). GPS Wealth Ltd has authorised your adviser to distribute this FSG.

## Who is providing the financial services?

Your Financial Adviser is Paul Rattray (Paul).

I am an Authorised Representative of GPS Wealth Ltd AFSL 254 544 and am authorised by GPS Wealth Ltd to provide the financial services described in this FSG.

My Authorised Representative number is 000231555.

## What experience does your financial planner have?

Paul is a Chartered Accountant as well as a financial advisor and has been working in the accounting and finance industry since 1995. He has over 20 years' experience in accounting and financial planning, with many long-term clients loyal to ATB due to the high value service he and his team provide.

Paul values the importance in helping clients in a wholistic manner, both ensuring that they are properly educated and cared for in the accounting and tax aspect of their affairs, and in the security and management of their personal and business wealth. He believes in helping people achieve the success they deserve.

## Does your adviser have any associations and conflicts of interest?

I am a sub-authorised representative of ATB Wealth Pty Ltd ATF ATB Wealth Trust ABN 57 102 099 117, an authorised representative (no. 000456575) of GPS Wealth Ltd ABN 17 005 482 726

ATB Wealth Pty Ltd ATF ATB Wealth Trust may have referral arrangements with other professional service providers. If a client is referred to us, we may pay the referrer a fee or other benefit. We will record the details of any referral fees in the Statement of Advice we prepare for you. If we refer a client to another service provider they may pay us a referrer fee. We will only refer you to third party professionals, where we believe it is in your best interest to do so.

All fees and commissions are paid to ATB Wealth Pty Ltd ATF ATB Wealth Trust.

I am a Director of ATB Partners Pty Ltd which provides Accounting / SMSF Administration / Tax Advice services and may therefore benefit from you using their services. We will only recommend you use these services where we believe it is in your best interest to do so, and with your agreement.

Please refer to FSG Part 1, for further information on other relationships that might influence Easton Wealth in providing financial advice services, we will also disclose any associations or conflicts within the Statement of Advice, that we prepare for you.

## What qualifications has your adviser completed?

| Qualification Name |
| --- |
| Bachelor of Commerce |
| Master of Accounting |
| Certificate IV in Finance and Mortgage Broking |
| Diploma of Financial Planning |

## Authorised Products and Services

**I am authorised in the following products and services:**

Investment Life Insurance and Life Risk Insurance Products

Managed Investment Schemes including IDPS

Retirement Savings Accounts

Standard Margin Lending Facilities

Superannuation

Self-Managed Superannuation Funds

Direct Equities

## Schedule of Fees

These fees should be used as a guide only. We will discuss your individual needs and agree our fees with you before we provide advice. The actual agreed fees will depend on the complexity of your circumstances, goals and needs and the scope of advice we provide. Our fees are set out below:

- Plan preparation and implementation fees. These are the fees you pay when you have agreed to receive our advice and will be between $2,200.00 and $11,000.00, inclusive of GST, depending on complexity and scope of advice.
- Annual Ongoing service fees. These are the fees you pay when you agree to receive our ongoing advice, and will be between $1,320.00 pa and $6,600.00 pa, inclusive of GST. Our ongoing services will be agreed with you in an ongoing services agreement.

## How will your financial adviser be paid for the services provided?

All fees and commissions disclosed in the FSG which are attributed to the services provided to you by your adviser are paid to GPS Wealth Ltd.

I am a Director of ATB Wealth Pty Ltd ATF ATB Wealth Trust and am remunerated through the payment of trust distributions.

GPS Wealth Ltd will pay up to 100% of those fees and commissions to ATB Wealth Pty Ltd ATF ATB Wealth Trust . ATB Wealth Pty Ltd ATF ATB Wealth Trust may pass on up to 100% of those fees and commission to Paul Rattray.

## How can you contact your financial adviser?


Paul Rattray

ATB Wealth Pty Ltd ATF ATB Wealth Trust

Website: http://www.atb.net.au

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Phone: (02) 96871042

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