



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 Guy Freeman (Guy).

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 314065.

What experience does your financial planner have?

Guy has been advising since 2006 and takes a genuine interest in his clients, working one-on-one to bring them financial clarity, direction and organisation. His personal approach to financial planning allows him to identify each person's unique values and lifestyle in order to design the most effective and suitable plan.

Does your adviser have any associations and conflicts of interest?

I am a sub-authorised representative of My Wealth Solutions Pty Ltd ABN 66 153 751 832, an authorised representative (no. 000414145) of GPS Wealth Ltd ABN 17 005 482 726

My Wealth Solutions Pty Ltd 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 My Wealth Solutions Pty Ltd.

I am a Director / Shareholder of which provides 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 Diverger 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
Diploma Financial Planning
Advanced Diploma Financial Planning

Authorised Products and Services

I am authorised in the following products and services:

Deposit and Payment Products – Basic Deposit Products

Government Debentures, Stocks or Bonds

Investment Life Insurance and Life Risk Insurance Products

Managed Investment Schemes including IDPS

Retirement Savings Accounts

Securities

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 \$20,000.00, 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 \$3,300.00 pa and \$20,000.00 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 Shareholder of My Wealth Solutions Pty Ltd and am remunerated through the payment of trust distributions.

GPS Wealth Ltd will pay up to 100% of those fees and commissions to My Wealth Solutions Pty Ltd. My Wealth Solutions Pty Ltd may pass on up to 100% of those fees and commission to Guy Freeman.

How can you contact your financial adviser?

Guy Freeman

My Wealth Solutions Pty Ltd

Website: <http://mywealthsolutions.com.au/>

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