GPS WEALTH

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 Rex Whitford (Rex).

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 253072.

What experience does your financial planner have?

I commenced my financial planning career in April 2001 & bring to the industry a wealth of experience in planning for complex scenarios using my vast analytical ability. I hold a Masters degree in Financial Planning, a qualification few in the profession have attained.

Having attained 15 years of membership with the Self-Managed Superannuation Professionals Association of Australia, I am also an accredited fellow specialist adviser member.

In 2008 I created Wealth For Life Financial Planning.

Does your adviser have any associations and conflicts of interest?

I am a sub-authorised representative of Rextwd Pty Ltd ATF Whitford Family Trust T/A Wealth For Life Financial Planning ABN 65 860 985 448, an authorised representative (no. 327967) of GPS Wealth Ltd ABN 17 005 482 726

Rextwd Pty Ltd ATF Whitford Family Trust T/A Wealth For Life Financial Planning 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 Rextwd Pty Ltd ATF Whitford Family Trust T/A Wealth For Life Financial Planning.

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
Kaplan Accredited Listed Product Adviser Program (Direct Equities)
Master of 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 $3,300.00 and $25,000.00, 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 $40,000.00 pa, inclusive of GST. Our ongoing services will be agreed with you in an ongoing services agreement.

We charge a fee of $440 (Inclusive of GST) for a first appointment, payment of which is due within 7 days. If you proceed with our advice we will waive this fee. This fee is also payable where you fail to attend a pre-agreed and scheduled meeting.

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.

GPS Wealth Ltd will pay up to 100% of those fees and commissions to Rextwd Pty Ltd ATF Whitford Family Trust T/A Wealth For Life Financial Planning.

Rextwd Pty Ltd ATF Whitford Family Trust T/A Wealth For Life Financial Planning may pass on up to 100% of those fees and commission to Rex Whitford.

I am a Director of Rextwd Pty Ltd ATF Whitford Family Trust T/A Wealth For Life Financial Planning and am remunerated through the payment of trust distributions.

How can you contact your financial adviser?

Rex Whitford

Rextwd Pty Ltd ATF Whitford Family Trust T/A Wealth For Life Financial Planning

Website: https://www.wealthforlifefp.com.au/

Office Address: 404/293 Angas Street Adelaide SA 5000

Phone: 0409962980

Mobile: 0409962980

Email: rex.whitford@wflfp.com.au

Postal Address:

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