

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.

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## **Who is providing the financial services?**

Your Financial Adviser is Lachlan Money (Lachlan).

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 424756.

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## **What experience does your financial planner have?**

I have been an adviser since 2012. I specialise in providing comprehensive financial advice to all my clients in order to help them achieve their financial dreams. I have special interests in providing advice over the life span as needs, goals and objectives change over time. I am a member of the Association of Financial Advisers and also hold a Diploma in Finance and Mortgage Broking Management as well as a Bachelor of Commerce Degree Majoring in Financial Planning from University of the Sunshine Coast

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

I am a sub-authorised representative of Stream Financial Pty Ltd ABN 48 154 256 818, an authorised representative (no. 416793) of GPS Wealth Ltd ABN 17 005 482 726

Stream Financial 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 Stream Financial Pty Ltd.

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.

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## What qualifications has your adviser completed?

| Qualification Name |
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## 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

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## 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 \$16,500.00, 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 \$990.00 pa and \$16,500.00 pa, inclusive of GST. Our ongoing services will be agreed with you in an ongoing services agreement.

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## 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 an Employee of Stream Financial Pty Ltd and am remunerated through the payment of salary and bonus.

GPS Wealth Ltd will pay up to 100% of those fees and commissions to Stream Financial Pty Ltd. Stream Financial Pty Ltd may pass on up to 100% of those fees and commission to Lachlan Money.

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## How can you contact your financial adviser?

Lachlan Money

Phone: 1300 983 942

Stream Financial Pty Ltd

Mobile: 0401581040

Website: <http://www.streamfinancial.com.au>

Email: [lachlan@streamfinancial.com.au](mailto:lachlan@streamfinancial.com.au)

Office Address: 14/100 Burnett Street BUDERIM QLD 4556 Postal Address: PO Box 1994 Buderim QLD 4556

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