



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 Mamdouh Tawadros (Mamdouh).

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 308093.

What experience does your financial planner have?

I have been an adviser since 2006. I specialise in providing comprehensive financial advice, including Self-Managed Super Fund (SMSF) 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 Certified Financial Planner and a member of the Association of Financial Advisers (AFA).

I also hold a Diploma in Financial Planning as well as a University Bachelor of Commerce Degree comparable to the Australian Standards.

Does your adviser have any associations and conflicts of interest?

I am a sub-authorised representative of Plan2day Pty Ltd ABN 60 109 778 163, an authorised representative (no. 308094) of GPS Wealth Ltd ABN 17 005 482 726.

Plan2day 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 Plan2day Pty Ltd.

Hub 24 Limited

Easton Investments Limited (Easton Wealth), an ASX listed company, is the owner of GPS Wealth Ltd. HUB24 Limited is an ASX listed provider of investment administration platform and technology services and holds a material shareholding in Easton Wealth.

The Hub24 platform is available to our GPS Wealth Ltd advisers through an approved product list. Our advisers are obliged to always act in a client's best interests and will only recommend the use of the Hub24 platform if it is appropriate to do. We also continue to use other platforms to implement our investment advice and you are free to request your adviser use an alternative platform if you would prefer. Importantly, no GPS Wealth Ltd adviser or practice is under any incentive, sales target, or obligation to recommend the Hub24 platform.

I may hold an immaterial shareholding in Hub24.

What qualifications has your adviser completed?

Qualification Name
Diploma 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 and , 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 pa and 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 Plan2day Pty Ltd and am remunerated through the payment of salary.

GPS Wealth Ltd will pay up to 100% of those fees and commissions to Plan2day Pty Ltd. Plan2day Pty Ltd may pass on up to 100% of those fees and commission to Mamdouh Tawadros.

How can you contact your financial adviser?

Mamdouh Tawadros

Plan2day Pty Ltd

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