

Representative Profile

This document forms part of the Financial Services and Credit Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

Who we are

Your adviser Paul Friedrich is a Representative of GWM Adviser Services Limited.

Authorised Representative (AR) number: 263880

Paul Friedrich has Educational Qualifications and Experience and is a member of Professional Association Memberships.

Paul Friedrich has been providing Financial Planning advice for 18 years.

GWM Adviser Services Limited has authorised your adviser to provide you this Financial Services and Credit Guide.

Quality Advice Program

Paul Friedrich has been Quality Advice accredited by GWM Adviser Services Limited under our internal Quality Advice Program.

The Program involves a defined set of standards for measuring quality of advice.

In order to receive Quality Advice Accreditation, they were required to meet a number of essential criteria in relation to financial planning principles and have had number of their financial plans assessed against the Quality Advice standards.

Ongoing and regular assessment of the quality of advice provided to their clients is also an important element of the Program.

What we do

Paul Friedrich is authorised by GWM Adviser Services Limited to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government benefits
- Debt Management
- Credit Assistance

and to provide advice and deal in the following financial products:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Securities
- Standard Margin Lending Facilities

Your adviser is limited to the product range of an approved panel of risk insurance providers for Life Risk Insurance Product recommendations.

Paul Friedrich is not authorised by GWM Adviser Services Limited to provide financial product advice in the following financial products:

- General Insurance Products

Contact us

For more information on anything you have read in this document, or if there is anything else we can help you with, please contact Paul Friedrich at:

a: 131 Sutton Street Redcliffe Q 4020

e: paul@myproplan.com.au

p: 3666 0872

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How we charge for our services

Initial consultation	Free of charge.
Strategy Presentation (if applicable)	\$0 to \$6,600
Advice preparation	\$0 to \$22,000
Implementation (fee for advice)	<p>If you elect to pay us a fee for service the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>Portfolios less than \$100,000: Implementation fee of between \$330 and \$3,300</p> <p>Portfolios \$100,000 - \$300,000: Implementation fee of between \$2,200 and \$7,700</p> <p>Portfolios in excess of \$300,000: Implementation fee of between \$5,500 and \$20,000</p> <p>You may pay fees by credit card, direct debit, cheque or debit from your investment account.</p>
Ongoing fee for service	<p><edit to suit pricing model></p> <p><advisers will need to edit this section where they receive ongoing commission and service fees or where ongoing commission cannot be rebated to include the fact that commissions may be received and in what instances and how much></p> <p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$330 while the maximum is 1.173% of the value of your portfolio each year. We will receive ongoing commission (as detailed below) for any life insurance products you have in addition to this fee.</p> <p>The ongoing service fee may be collected monthly through the product issuer or paid directly by you via credit card, direct debit or cheque.</p>
Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between \$165 and \$330 may apply.
Implementation & ongoing services (commission on investment products – including margin loans)	<p>Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments (including margin loans) for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>
Implementation & ongoing services (commission on life insurance products)	<p>Unless you have agreed to a fee for advice arrangement advice we will receive commission for our initial and ongoing services to you. The relevant insurer will pay initial commission between 0% and 130% and ongoing commission is between 0% and 33% of the annual premium for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>
Implementation & ongoing services (commission on credit contracts)	<p>Unless you have agreed to a fee for advice arrangement we will receive commission for our initial and ongoing services to you. The relevant credit provider will pay initial commission between 0% and 0.75% and ongoing commission between 0% and 0.5% of the value of your loan for as long as you hold the product.</p> <p>Commissions are paid to us by the product provider and are not a direct cost to you.</p>

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Credit provider with which we provide credit assistance: National Australian Bank Limited ACN 004044937

Credit Assistance (fees for credit assistance) Please refer to the table below for fees charged for credit assistance

Fees and charges for credit assistance

Fees / Charge	What is the Fee For?	When do you have to pay the Fee?	How is the Fee amount calculated? (if not a fixed amount)	What is the estimate of the Fee?
Credit Assistance	for the collection, verification and assessment of suitability in the provision of credit assistance.	One off fee charged for initial credit assistance	0.11% of loan amount (See example).	0.11% of loan amount (eg \$500,000 loan would equate to \$550) [^]

[^]Please consider this a reasonable estimate only and the exact fee will be disclosed prior to providing you with any credit assistance.

Notes:

- All commissions and fees are inclusive of GST.
- Fees could be greater than those disclosed above in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.