



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 Gregg Zappara (Gregg).

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 000328848.

What experience does your financial planner have?

Gregg has over 14 years experience as a financial planner. He is currently a Fellow Chartered Financial Practitioner (FChFP) and is working towards completing his Masters of Financial Planning. He has a genuine interest in people and enjoys developing long-term relationships with his clients to ensure clarity of goals and meaningful outcomes, while providing understanding, education and guidance in an engaging and easy to understand manner.

Does your adviser have any associations and conflicts of interest?

I am a sub-authorised representative of Propel Wealth Pty Ltd ABN 56 166 389 493, an authorised representative (no. 001275320) of GPS Wealth Ltd ABN 17 005 482 726

Propel Wealth 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 Propel Wealth Pty Ltd.

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 of Financial Services (Financial Planning)
Advanced Diploma of Financial Planning
Fellow Chartered Financial Practitioner

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

Securities

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 \$5,500.00, 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 \$1,500.00 pa and \$10,000.00 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 Director of Propel Wealth 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 Propel Wealth Pty Ltd. Propel Wealth Pty Ltd may pass on up to 100% of those fees and commission to Gregg Zappara.

How can you contact your financial adviser?

Gregg Zappara

Phone:

Propel Wealth Pty Ltd

Mobile: 0450 299 979

Website:

Email: gregg.zappara@propelbg.com.au

Office Address: 6/36 Cedric St Stirling WA 6021 Postal Address: PO Box 352 Osborne Park WA 6917

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