About Your Adviser

GAVIN MURRAY

Authorised Representative No. 276932

HUB WEALTH SOLUTIONS PTY LTD

Corporate Authorised Representative No. 441446

Contact details

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GAVIN MURRAY

Authorised Representative No. 276932

I am a Sub Authorised Representative and Director of Hub Wealth Solutions Pty Ltd ("the Practice") which is a Corporate Authorised Representative (No. 441446) of Alliance Wealth Pty Ltd (Alliance Wealth).

I have worked in the financial services industry since 2002 and became an adviser of Alliance Wealth on 22 November 2019. I am also a Member of the Financial Planning Association of Australia (FPA).

I hold the following qualifications:

- Advanced Diploma of Financial Services (Financial Planning)
- Self Managed Superannuation Fund Course
- Margin Lending and Geared Investments
- Bachelor of Finance

Your Best Interests

I will act in your best interests at all times and I am bound by the law and the Alliance Wealth Code of Conduct. I am committed to providing you with quality financial advice and a wide choice of products and/or services to suit your individual circumstances.

Services I Can Provide

I can provide financial advice and deal in financial products in relation to the following areas:

- Financial Planning
- Life Insurance (Personal and Business)
- Managed Investments
- Superannuation and Retirement Planning
- Basic Deposit Products
- Securities
- Margin Lending and Geared Investments
- Self Managed Superannuation Funds

My Remuneration

The cost of providing a financial advice service to you including initial consultation, strategy development, product considerations and a Statement of Advice including implementation of that advice will depend upon the nature and complexity of the advice and or service provided. Fees for my advice and services may be based on either a fee for service arrangement, commission or a combination of both.

The relationship between Alliance Wealth and the Practice is arranged through a sharing of fees according to a set agreement. The agreement stipulates that all forms of remuneration are currently shared on the basis of a 94:6 split, which means for any fees charged to you, the Practice will retain 94% and Alliance Wealth will retain 6%.

If I charge a fee for service, this can range between $0.00 and $5,500.00 (including GST). If I charge a Statement of Advice preparation fee, this can range between $0.00 and $5,500.00 (including GST). My current hourly rate is $375.00 per hour (including GST).

I may charge an adviser service fee based on a percentage of funds invested and/or an agreed ongoing service fee.

I may receive a commission in relation to arrangements entered into prior to 1 July 2013 and or amounts invested in relation to those arrangements before 30 June 2014. The range of commissions paid from initial fees in respect of investment is 0.00% to 4.00%. The range of commissions paid from ongoing fees in respect of investment is 0.00% to 4.00%.

If I charge upfront commission for insurance products I am able to receive 0.00% to 66.00% (including GST) on the premium of the insurance. If I charge ongoing commission for insurance products I am able to receive 0.00% to 31.13% (including GST) on the premium of the insurance. This is not applicable where insurance is placed as a group risk policy inside superannuation or where the policy is for the benefit of the member of a default fund.

The following examples illustrate a fee sharing arrangement between Alliance Wealth and the Practice including the cost to you. The examples are based on Alliance Wealth retaining a 3% share and the Practice receiving a 97% share of fees.

With a Statement of Advice fee of $1,000, Alliance Wealth would retain $30 and the Practice would receive $970.

On a $6,000 upfront adviser service fee, Alliance Wealth would retain $180 and the Practice would receive $5,820.

On a $1,000 annual insurance premium with an upfront commission of 66%, the product provider would pay to Alliance Wealth $660 and Alliance Wealth would retain $39.60 and the Practice would receive $620.40 (including GST). These amounts are not an additional cost to you.

On a $6,000 pa ongoing adviser service fee, Alliance Wealth would retain $180 pa and the Practice would receive $5,820 pa.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

My Referral Arrangements

If a third party refers you, the referrer may receive a fee or a percentage of my fees and commission. I may also receive a referral fee should I refer you to a third party for ancillary advice. This is not an additional cost to you.

Any referral payments made or received will be disclosed in the advice document that is provided to you.