



An authorised representative of:

AIW DEALER SERVICES PTY LTD

ABN 59 153 322 420

AFSL No. 414256

PO Box 130 Toowong DC, QLD 4066

P 07 3311 1599 W www.astutefinancial.com.au

Adviser Profile

Version 5.4 | 1 January 2019 | **FINANCIAL ADVISER DETAILS** | Issued with authority of AIW DEALER SERVICES PTY LTD.

This document should be read in conjunction with the Financial Services Guide which will be provided by an authorised representative of AIW Dealer Services Pty Ltd

Why should you read this?

This document forms part and should be read in conjunction with the Astute Financial Services Guide (FSG). The profile is designed to inform you about:

- Who your Financial Adviser is and how they can be contacted.
- Financial services and products your Financial Adviser is authorised to provide.
- Fees or other costs your Financial Adviser may charge.
- How your Financial Adviser and any other relevant parties are remunerated.

Your Financial Adviser

Your Financial Adviser is Gavin Murray, an Authorised Representative of AIW Dealer Services Pty Ltd ("Astute"). Gavin's ASIC Authorised Representative No. is 276932.

Gavin started in the Industry in 2002 and has since gained experience not only as an adviser but also corporate experience for a Fund Manager in the UK.

He commenced his own business (Lifepath Advisers) in 2009 which merged with HUB Wealth Solutions in 2014 to create a truly specialised team.

Born and raised in Newcastle, Gavin is married and enjoys travelling, soccer and camping.

Since completing his Finance Degree at Newcastle University, he has gone on to further develop his skills as an adviser completing the Diploma in Financial Planning, Specialist Self-Managed Super accreditations and becoming a Certified Financial Planner®.

Gavin is a Director of Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group, which is a Corporate Authorised Representative of Astute (ASIC Authorised Representative No. 441446).

Contact details

Telephone	02 4926 8000
Email	gavin@hubadvisorygroup.com.au
Address	275a Hunter Street, Newcastle NSW 2300
Post	PO Box 641, Newcastle NSW 2300
Website	www.hubadvisorygroup.com.au

Authorisations

Gavin can help you with any of the following:

- Cash flow management
- Estate planning considerations
- Increasing your wealth
- Managing debt
- Personal Insurance
- Redundancy
- Retirement planning
- Social security and Centrelink
- Superannuation strategies
- Tax (financial) advice

Gavin is authorised by Astute to advise on, and deal in, the following financial products:

- Deposit products (Cash and Term Deposits)
- Personal and Business Risk Insurance products
- Life Insurance Investment products
- Managed Investment Schemes (Managed Funds, Unit Trusts and Investments)
- Superannuation including Retirement Savings Accounts
- Superannuation including Self-Managed Superannuation Funds
- Standard Margin Lending Facilities
- Securities (Direct Shares)

Limits on the advice that can be provided

It is important to note that Gavin cannot provide advice on the following:

- General insurance
- Derivatives
- Foreign exchange



Whilst most people have visions and dreams of what they want for their future, very few people actually achieve them because they are too focused on the end result and not the activities or the roadmap required in getting them there.



If Gavin identifies that you require specialist advice on a particular product or service, he may refer you to a specialist who can help.

While Gavin is a Registered Tax (Financial) Adviser, we would still encourage you to seek further advice from your tax specialist about the tax consequences of the recommendations provided.

Fees

Licensee fees and Adviser Remuneration

Gavin is an Authorised Representative under Astute's Australian Financial Services Licence (AFSL). By way of licensee fees, Astute retains 7.5% of the fees and commissions and pays the remaining 92.5% to Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group.

Gavin is entitled to up to 100% of the amount paid to Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group via upfront and ongoing Adviser fees, as well as upfront and ongoing commissions, following the deduction of fees by Astute.

Initial advice fees

A fee may be charged for the provision of initial advice, preparing a personalised Statement of Advice (SoA), as well as the implementation of any recommendations contained within the SoA. This fee will range up to \$5,500 (including GST). All fees will be quoted prior to commencing with your work.

Ongoing advice fees

Subject to you opting-in, an ongoing service fee may also be charged to manage and monitor the recommendations presented in your SoA. Fees will range up to \$5,500 per annum (including GST).

Consultation fees

From time to time Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group may be required to liaise or share information with other professional service providers concerning your personal situation. Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group reserves the right to charge an hourly rate of up to \$275 (including GST) to attend meetings, provide investment reports or professional advice.

Referral fees

If you have been referred to us, the referring party may be entitled to receive a referral payment of up to 30% of fees and commissions paid to Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group where an agreement is in place.

For example, if the net amount paid to Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group was \$1,000, the amount paid to the referring party would be \$300.

This is not an additional cost to you and is paid by Hub Wealth Solutions Pty Ltd T/As Hub Advisory Group to the relevant referring party.

Commissions

Whilst our business policy is to remove commissions from all products, including personal insurance, there may be some instances where commissions cannot be removed from existing products. In this instance, we may continue to receive commission on some products.

As well as charging fees, we continue to receive commission on some products. Commission is a payment that is a percentage of either your premium (insurance products) or the amount you invest (investment products). In all cases, you will be informed about the commission that we may receive in the advice document that we give you.

Examples of types of payments we may receive:

Product	Type of payment	Percentage (each year)	Based on \$1,000 (excl. GST)
Life or personal insurance	Initial Fee	0% - 77%	\$0 - \$770
	Ongoing Fee	0% - 31%	\$0 - \$310
Investment products	Initial Fee	0% - 5%	\$0 - \$50
	Ongoing Fee	0% - 1%	\$0 - \$10
	Trail Fee*	0% - 1%	\$0 - \$10

**Please note that these payments are no longer made on new investments after the 30th of June 2013 but may continue on existing investments.*

Benefits

Bonus payments

Astute may receive bonus payments from certain product providers on the Astute Approved Product List under pre-existing agreements. These payments are based on the level of investments or insurance placed by Astute clients in those products and may range from 10% to 30%.

Other benefits

In addition, Astute Financial Advisers may be invited to participate, sometimes with their partners, in domestic and international educational conferences and seminars arranged by Astute. It is not possible to estimate a dollar value of these benefits at this time. Their attendance may be paid for in full or subsidised by Astute, or it may be at their own cost.

Astute Financial Advisers may receive minor benefits including business lunches, tickets to sporting and cultural events, corporate promotional merchandise, and other minor benefits from Astute or product providers.

These benefits are discretionary in nature and relate to future events. It is therefore not possible to provide an estimated dollar value on these benefits at this point in time.

Any other benefits that Astute or Gavin may receive will only be accepted to a value of less than \$300 per provider per year. If other benefits over this limit are received, they will be declined or if delivery has already been made, they will be disposed of in accordance with Astute's conflict of interest policy.

Conflicts of interest

Astute maintains a Conflicts of Interest register for circumstances where some or all of your interests may be inconsistent from some or all of Gavin's interests or those of Astute. If you would like to see a copy of this register, you can contact Astute.