

About Your Adviser

Gavin Murray (Hub Wealth)

Authorised Representative No. 276932

Hub Advisory Group

Hub Wealth Solutions Pty Ltd ATF Hub Unit Trust

Authorised Representative No. 441446

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About Me

As your financial adviser, I am passionate about providing quality advice and solutions personalised to your needs.

I commenced my career as a financial adviser in 2004 and became an authorised representative of Alliance Wealth Pty Ltd on 22 November 2019.

I hold the following qualifications:

- Bachelor of Finance
- Diploma of Financial Planning
- SMSF Specialist Adviser Accreditation Program
- Margin Lending Program

I am authorised to provide the following financial services:

Superannuation and Retirement Planning

Personal Superannuation
Corporate Superannuation
Industry and Public Sector Superannuation
Pensions and Annuities
Self-Managed Superannuation
Centrelink / Veterans' Affairs Assistance

Wealth Creation and Investments

Cash and Term Deposits
Investment Bonds
Managed Investments
Exchange Traded Products
Listed Securities (Shares and other products)
Margin Lending
Gearing

Wealth Protection

Term Life Insurance
Total and Permanent Disability (TPD) Insurance
Trauma Insurance
Income Protection Insurance
Business Insurance
Insurance Claims Assistance

Other Financial Planning Services

Budgeting and Cashflow Management
Debt Management

My Remuneration

I am remunerated by:

Salary and profits

The following table summarises the types of fees or commissions that are applicable to the services that I provide. Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply. All amounts are inclusive of Goods and Services Tax (GST).

| Type of Remuneration | From | To |
|----------------------|------|-------|
| Hourly Rate | | \$375 |

| Type of Remuneration | Initial | Per Annum |
|-----------------------|--------------------|--------------------|
| Adviser Service Fee | \$1,100 to \$8,250 | \$1,740 to \$8,250 |
| Insurance Commission* | 0% to 66%^ | 0% to 31.13% |

* Based on a % of funds invested or insurance premiums

^ Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020, commission of up to 130% will apply to additional cover.

Benefits, Interests and Associations

The Business, associated entities or I do not have related parties, shareholdings or arrangements with referral parties that may be capable or reasonably seen to be capable of influencing my advice.