

Introduction

My name is Stephen Gray and both I and my businesses, Stephen Gray & Associates Pty Ltd and Financial Solutions on Yarra Pty Ltd are Authorised Representatives of Australian Financial Services Limited (AFS). AFS have appointed me and my businesses as Authorised Representatives to provide financial services on AFS's behalf. My Authorised Representative status has been registered with the Australian Securities and Investments Commission (ASIC) and my Authorised Representative number is 267282. The Authorised Representative numbers for Stephen Gray & Associates Pty Ltd and Financial Solutions on Yarra Pty Ltd are 267283 and 300440 respectively.

I conduct the following businesses independently of AFS:

- Finance on Yarra Pty Ltd
- Insurance on Yarra

AFS does not have any involvement in these businesses and is not liable for any activities relating to these businesses and does not endorse them. They are my independent businesses and I do not act as representatives of AFS when conducting these business activities.

I am a director of Stephen Gray & Associates Pty Ltd and Financial Solutions on Yarra Pty Ltd and I may receive an annual salary, superannuation, and bonuses (if any are paid) from the companies.

My education qualifications and experience:

I have completed a number of courses through Kaplan. I am PS 146 compliant under ASIC's requirements.

The products I can advise you on:

- Life Insurance
- Superannuation
- Managed Investments
- Deposit Products

How to find me:

My office is located at:

Level 1, 15 Yarra Street
Geelong VIC 3220

If you would like an appointment please contact me by:

Stephen Gray & Associates

Phone: (03) 5222 1944

Fax: (03) 5222 6155

Financial Solutions on Yarra

Phone: (03) 5221 2355

Fax: (03) 5224 2245

Email: stephen@15yarra.com.au

Mail: PO Box 917

Geelong VIC 3220

Remuneration Information

The practice is remunerated by both fees and commissions.

Details of my remuneration will be discussed with you on an individual basis and be fully disclosed in the Statement of Advice provided to you.

Fees and charges are as follows:

- Preparation of Statement of Advice \$0 - \$2,000
- Initial Commission 0% - 5%
- Review Service Fee/Ongoing Commission 0% - 2% p.a.
- Fee for Service \$0 - \$250 / hour

Strategy Portfolio Limited

Strategy Portfolio Limited (SPL) is a marketing entity associated with the Strategy Personal Superannuation platforms and is wholly owned by AFS Group Limited, of which AFS, my licensee, is a wholly owned subsidiary.

Marketing Allowance – Strategy

I am entitled to receive a marketing allowance as the total of all clients' funds invested in the Strategy platform exceeds \$500,000. The marketing allowance is calculated using the following formula:

- AFS will pay an equivalent amount of 0.35% to me on the first anniversary of me joining AFS and the client funds transitioning from the Dominion Superannuation Master Trust to Strategy within that period
- Thereafter a marketing allowance of up to 0.2% will be paid on the total value of the investments in the Strategy Platform that is in excess of the aforementioned amount.

The value of any marketing allowance paid from Strategy Portfolio Ltd to me will be made from company funds and will not be at any further cost to clients.