



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 Trudy Heins (Trudy).

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 000248550.

What experience does your financial planner have?

I have been working in the financial services industry since 1994. I have over 25 years' experience in the financial services industry and am the Director and Senior Planner of Wholistic Financial Coaching Pty Ltd.

I am passionate about providing long-term quality and solid advice.

I hold a Diploma in Financial Planning and am a Certified Financial Planner (CFP®). I also have specialist qualifications in Self-Managed Superannuation Funds (SMSFs) and Margin Lending.

I specialise in retirement planning including Centrelink and Self-Managed Superannuation strategies. However, am well versed in all areas of "Wholistic" planning.

I split my time between Brisbane where I have grown children and three grandchildren and Canberra my hometown.

Does your adviser have any associations and conflicts of interest?

I am a sub-authorised representative of Wholistic Financial Coaching Pty Ltd ABN 68 129 895 370, an authorised representative (no. 405607) of GPS Wealth Ltd ABN 17 005 482 726

Wholistic Financial Coaching 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 Wholistic Financial Coaching 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 Agriculture
Diploma Financial Planning
Certified Financial Planner

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

Standard Margin Lending Facilities

Superannuation

Self-Managed Superannuation Funds

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 \$1,320.00 pa and \$6,600.00 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 an Director / Employee of Wholistic Financial Coaching Pty Ltd and am remunerated through the payment of salary / dividends / trust distributions.

GPS Wealth Ltd will pay up to 100% of those fees and commissions to Wholistic Financial Coaching Pty Ltd. Wholistic Financial Coaching Pty Ltd may pass on up to 100% of those fees and commission to Trudy Heins.

How can you contact your financial adviser?

Trudy Heins

Wholistic Financial Coaching Pty Ltd

Website: <https://wholisticfinancialsolutions.com.au>

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