Representative Profile

This document forms part of the Financial Services Guide and is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.

Who we are

Your financial consultant PAUL ANTOS is an Authorised Representative of GWM Adviser Services Limited.
His Authorised Representative (AR) number is 305649.

The Financial Services that the above financial consultant offers are provided by Mayfair Wealth Management Pty Ltd,
ABN: 48 952 737 933, Corporate Authorised representative (CAR) No: 305648

Paul Antos has a Degree in Bachelor of Arts and a Diploma in Financial Services (Financial Planning).
He has over 10 years experience in the Financial Services Industry.
Paul Antos is a full member of The Mortgage and Finance Association of Australia (MFAA).

GWM Adviser Services Limited has authorised him to provide you this FSG.

The Licensee and/or any member of the National Australia Group are **not** responsible for the mortgage broking services provided by Paul Antos, or advice and/ or services other than those listed in this Financial Services Guide.

What we do

Paul Antos is authorised by GWM Adviser Services Limited to provide financial advice in relation to:

- Basic Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Products
- Derivatives
- Government Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes, including Investor Directed
- Portfolio Services (IDPS)
- Retirement Savings Account Products
- Securities
- Superannuation

If recommending an Investor Directed Portfolio Service, your adviser has chosen to use the MLC MasterKey and MasterKey Custom range of products.

Your adviser is limited to the product range of six risk insurance providers for Life Risk Insurance Product recommendations.

Paul Antos is **not** authorised by GWM Adviser Services Limited to provide financial product advice in the following financial products:

- General Insurance Products

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How we charge for our services

Initial consultation	Mayfair Wealth Management bares the cost
Advice preparation	Completion of Needs Analysis, Mayfair Wealth Management bares the cost. Preparation of Statement of Advice will range from $880 - $5,500GST inclusive (depending on level of complexity of your situation and the advice provided).
Implementation & ongoing services (commission on **investments**)	Unless you have agreed to a fee for service arrangement we will receive commission for our initial and ongoing services to you. Where we arrange an investment product for you, the relevant product issuer will pay an initial commission to us. The rate of initial upfront commission is between 0% and 5.365% and ongoing commission is between 0% and 0.66% of the value of your investments for as long as you hold the product. Commissions are collected through the product provider and are not a direct cost to you.
Implementation & ongoing services (commission on **life insurance** products)	Unless you have agreed to a fee for service arrangement for insurance-related advice we will receive commission for our initial and ongoing services to you. Where we arrange a life insurance product for you, the relevant insurer will pay us an initial commission. The rate of commission is between 0% and 130% and is calculated as a percentage of the annual premium you pay. Annual commission will also be paid when you renew your policy each year. The rate of ongoing commission is between 0% and 33% of the annual premium.
Ongoing fee for service	If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice. The minimum fee is $330 while the maximum is 1.173% of the value of your portfolio each year. We will receive ongoing commission (as detailed above) for any life insurance products you have in addition to this fee. The ongoing service fee may be collected monthly through the product issuer or paid directly by you via credit card, direct debit or cheque.
Ad hoc advice	Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of between $220 and $330 may apply.

All commissions and fees are inclusive of GST.

Contact us

For more information on anything you have read in the Financial Services Guide or Representative Profile, or if there is anything else we can help you with, please contact**:**

PAUL ANTOS BA,DipFs(FinPlan)
AUTHORISED REPRESENTATIVE

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