This FSG Part 2 contains information specific to your adviser and should be read together with the FSG Part 1. Merit Wealth Pty Ltd has authorised your adviser to distribute this FSG.

Who is providing the financial services?

Your Financial Adviser is George Dermentzis (George).

I am an Authorised Representative of Merit Wealth Pty Ltd AFSL 409 361 and am authorised by Merit Wealth Pty Ltd to provide the financial services described in this FSG.

My Authorised Representative number is 291578.

What experience does your financial planner have?

I have been working in the financial services industry since 2005.

George is a Director of Belford Wealth Management and a qualified Financial Adviser and Chartered Accountant. He has been advising successful private business owners and professionals in all areas of wealth management since 1996. Previous roles include Portfolio Manager at one of Melbourne's leading private wealth management firms, Financial Adviser and Accountant.

Does your adviser have any associations and conflicts of interest?

I am a sub-authorised representative of Belford Wealth Management ABN 22 669 122 429, an authorised representative (no. 428537) of Merit Wealth Pty Ltd ABN 89 125 557 002.

Belford Wealth Management 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 Belford Wealth Management.

Hub 24 Limited

Easton Investments Limited (Easton Wealth), an ASX listed company, is the owner of Merit Wealth Pty Ltd. HUB24 Limited is an ASX listed provider of investment administration platform and technology services and holds a material shareholding in Easton Wealth.

The Hub24 platform is available to our Merit Wealth Pty Ltd advisers through an approved product list. Our advisers are obliged to always act in a client's best interests and will only recommend the use of the Hub24 platform if it is appropriate to do. We also continue to use other platforms to implement our investment advice and you are free to request your adviser use an alternative platform if you would prefer. Importantly, no Merit Wealth Pty Ltd adviser or practice is under any incentive, sales target, or obligation to recommend the Hub24 platform.

I may hold an immaterial shareholding in Hub24.

What qualifications has your adviser completed?

Qualification Name
Bachelor of Commerce
Chartered Accountant
Diploma of Financial Planning

Authorised Products and Services

I am authorised in the following products and services:

Deposit and Payment Products – Basic Deposit Products

Government Debentures, Stocks or Bonds

Investment Life Insurance and Life Risk Insurance Products

Retirement Savings Accounts

Securities

Standard Margin Lending Facilities

Superannuation

Self-Managed Superannuation Funds

Direct Equities

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 $1,100.00 and $9,900.00, 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 $2,500.00 pa and $22,000.00 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 Merit Wealth Pty Ltd.

I am a Beneficiary of Belford Wealth Management and am remunerated through the payment of trust distributions.

Merit Wealth Pty Ltd will pay up to 100% of those fees and commissions to Belford Wealth Management. Belford Wealth Management may pass on up to 100% of those fees and commission to George Dermentzis.

How can you contact your financial adviser?

George Dermentzis

Belford Wealth Management

Website: http://www.belfordwm.com.au

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Ringwood VIC 3134

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