ABOUT YOUR ADVISER

Tom Gray

Wealth Adviser
Authorised Representative No. 1299046

Tom started with Adrians as a Paraplanner and after completing his Master of Financial Planning and professional year has commenced as a Financial Adviser. Tom is dedicated to helping our clients reach their financial goals. With personalised guidance and support, he builds strong relationships and creates comprehensive financial plans. Tom monitors progress, provides education, and offers ongoing support to ensure clients stay on track.

Education, Qualifications & Memberships

- Bachelor of Commerce, Finance (University of Queensland)
- Master of Financial Planning (Griffith University)
- Member of the Financial Advice Association of Australia (FAAA)

What kinds of advice is Tom authorised to provide?

Tom is authorised to provide financial product advice and deal in a financial product, to retail and wholesale clients, in relation to the following financial products:

- Basic deposit and payment products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products, including investment life insurance products and life risk insurance products
- Interests in managed investment schemes, including investor directed portfolio services – these are managed funds, master trusts and "wrap" accounts
- Retirement savings accounts ("RSA") products
- Securities – meaning shares listed on the Australian Stock Exchange
- Standard margin lending facilities
- Superannuation, whether self-managed, personal super or corporate super

Remuneration

Tom is remunerated by a base salary and bonus.

Your advice fee will be agreed upon based on your goals, needs and situation, and the complexity of the advice required. Not all fees will necessarily apply in every situation, and there is flexibility in how advice fees are charged; Tom will discuss this with you before you agree to proceed with any advice.

Your fee may be charged as a flat fee or percentage-based fee (or a combination of both) in agreement between you and Tom, within the ranges set below and a maximum percentage-based fee of 2.00%.

All amounts are inclusive of Goods & Services Tax (GST).

Initial Fees	Minimum	Maximum
Advice Preparation Fee	$3,300	$9,900
Implementation Fee	$550	$8,800
Hourly Rate	$330	

Adviser Service Fees	Minimum	Maximum
Advice Service Fee	$3,300	$55,000
Hourly Rate	$330	

For example, if you had a balance of $500,000 and the agreed fee with your adviser was a percentage-based Adviser Service fee of 1.10%, the amount you would pay would equal $5,500.

Insurance Commission	Initial	Ongoing
Insurance Commission	66%	22%

Benefits, interest, and associations

Tom does not have any related parties, shareholdings or referral arrangements that may influence the advice provided to you.

Tom's Office & Contact Details

Address: 60 Baxter Street, Fortitude Valley QLD 4006
Postal: GPO Box 1050, Brisbane QLD 4001
Email: tom@adrianspw.com.au