GPS Wealth

Financial Services Guide – Part 1

Version number 25.0, 1 November 2025

This Financial Services Guide (FSG) has been authorised for distribution by GPS Wealth Ltd (ABN 17 005 482 726), the holder of Australian financial services (AFS) licence no. 254544 ('GPS'). GPS is the AFS Licensee that authorises your GPS financial adviser ('Adviser') and their firm ('we', 'us', 'our') to provide financial services.

The purpose of this FSG

This document provides information to help you decide whether to use the financial services we are authorised to provide. It includes details about the financial services and products we are authorised to offer you, the types of documents you may receive, any conflicts of interest we may have and how we, GPS, and related parties are paid for the services provided, and our complaint handling process and options available if you are dissatisfied with our services.

This FSG is provided in two parts and both parts must be read together. Part One contains information about GPS and the general obligations and arrangements that apply to all authorised representatives. Part Two is the Adviser Profile, which outlines information specific to your Adviser and their firm, including services offered and applicable fees.

Contacting GPS

If you need to contact us, you can speak with your Adviser. You can also contact GPS using the following details:

Writing:	GPS Wealth Ltd GPO Box 1453 Sydney NSW 2001
Phone:	(02) 8218 8778
Email:	info@count.au

Not independent

We acknowledge that we are not independent, impartial, or unbiased. In general, we provide personal advice that aligns with the Licensee's Approved Product List (APL), which may include financial products and services associated with the Licensee. We may receive commissions for recommending life insurance products and non-monetary benefits such as training and educational seminars from product providers.

About GPS

GPS is a subsidiary of Count Limited ABN 111 26 990 832. GPS provides client engagement services, training, licensing, compliance, investments advice and support services to us.

About Count Limited

Count Limited is an Australian public company listed on the Australian Stock Exchange (ASX:CUP). Count Limited operates a network of professional accounting and financial advice firms. Count Limited also operates a services segment that specialises in the delivery of education and expertise to accountants and advisers.

Other relationships which might influence GPS in providing financial advice services

Hub24 Limited

HUB24 Limited is an ASX listed provider of investment administration platform and technology services and holds a material shareholding in Count Limited.

The Hub24 platform is included on the GPS Approved Product List (APL) and is available for use by us where appropriate. We are obligated to act in our clients' best interests at all times and will only recommend the use of the Hub24 platform if it is suitable for your needs.

We continue to use a range of other platforms to implement investment advice, and you are welcome to request an alternative platform if you prefer. Importantly, we are not subject to any incentives, sales targets, or under any obligation to recommend the Hub24 platform.

CARE Managed Portfolios

DWA Managed Accounts Pty Ltd (AFS licence no. 264125) (DWA) is a wholly owned subsidiary of Count Limited. DWA is the investment manager for each of the CARE Managed Portfolios. DWA has appointed an investment committee that is responsible for implementing the investment philosophy, investment strategy and investment process for the CARE Managed Portfolios and receives fees for the provision of these services.

These fees, where applicable, will be disclosed in your Statement of Advice (SoA).

No part of this fee is paid to GPS.

Philo Capital Advisers – Managed Discretionary Account (MDA) Service

Your adviser may recommend the Managed Discretionary Account (MDA) service provided by Philo Capital Advisers Pty Ltd (Philo) (ABN 70 119 185 974, AFSL 301808). More information about Philo is available at www.philocapital.com.au.

If you use this service, Philo will be responsible for managing your investment portfolio in line with an agreed Investment Program. This program is based on your financial objectives and strategy, which your adviser will help you establish. Philo, or a portfolio manager appointed by them, will make and implement investment decisions to keep your portfolio aligned with your agreed strategy.

Your adviser does not operate the MDA. Their role is to provide you with personal advice and recommend the service if it is appropriate for your needs. Philo is responsible for the day-to-day management of your investments, while a platform provides custody and administration services.

Fees for the service are paid from your account and include an MDA portfolio management fee. Your adviser may also receive advice fees as agreed with you. In addition, GPS may receive a fee of 0.05% - 0.15% (excluding GST) from Philo in connection with the referral. All fees and payments will be clearly disclosed in your Statement of Advice (SoA). You should carefully read the SoA, MDA Contract and the Investment Program before deciding to proceed.

Safeguards to manage conflicts of interest

GPS has adopted safeguards to manage conflicts of interest that may arise wholly or partially in relation to the activities that we undertake. These may include:

- providing full disclosure of the conflict of interest, potential conflict of interest, or perceived conflict of interest to you,
- referring you to another adviser to provide advice to you, or
- declining to provide services or withdrawing the services provided to you.

We consider these safeguards to be a robust and effective approach to managing and preventing conflicts of interest. If we detect a conflict of interest, we will act as an impartial advisor would in your interests.

Documents you may receive

Documents may be provided electronically to your nominated email address, unless agreed otherwise. The following documents may be received by you when your Adviser provides financial services to you:

Statement of Advice (SoA)

If your Adviser provides personal advice tailored to your circumstances and needs, you will receive a SoA. This document outlines the advice provided, the reasons for the advice, and any remuneration payable by you and/or received by us or GPS. The information contained in the SoA is designed to help you make an informed decision about whether to act on the advice.

Record of Advice (RoA)

In certain circumstances, if you have previously been issued with a SoA, your Adviser may provide further advice without the need for another SoA. In these cases, a Record of Advice (RoA) will be prepared. Additionally, where advice is provided on a small investment balance, a RoA may also be issued. The RoA will outline the advice, the reasons for the advice, and details of any remuneration payable by you and/or received by us or GPS. Your Adviser may provide you with a copy of the RoA.

Product Disclosure Document (PDS)

You will receive a PDS or a link to the website where you can locate the PDS if your Adviser recommends a financial product or offers to arrange the issue of a financial product at your request. The PDS contains information about a financial product's features, fees, benefits and risks.

Services and products we offer

Having access to a comprehensive range of products and services helps ensure your Adviser can provide a tailored financial solution just for you.

Advice services we provide

Under GPS's AFS licence, we are permitted to provide financial advice and services across a wide range of financial products. These include:

- Deposit and payment products including basic deposit, non-basic deposit, and non-cash payment products
- Government debentures, stocks or bonds
- Life products including investment life insurance and life risk insurance products
- Managed investment schemes including Investor Directed Portfolio Services (IDPS)
- Retirement savings account products
- Securities
- Superannuation, and
- Standard margin lending facility

Your Adviser is authorised to provide advice in some or all of these areas and may also be authorised in other specialist advice areas. These are outlined in Part Two of this FSG.

Approved products

Authorised representatives of GPS are generally restricted to recommending products that appear on GPS's APL. These products have been assessed through a robust due diligence and approval process managed by Count Limited's specialist product research team, with the support of independent research providers.

GPS may use Lonsec Research as a primary research provider in constructing the APL. Lonsec Research is a wholly owned subsidiary of Lonsec Holdings Pty Ltd (ABN 41 151 235 406). Another subsidiary of Lonsec Holdings, Lonsec

Investment Solutions Pty Ltd (ABN 95 608 837 583), manages portfolios that may also be included on the APL.

GPS has also established a partnership program with a number of financial product issuers. While these issuers may have products included on the APL, any financial benefits received through the program are strictly used to fund education initiatives for GPS representatives and do not influence product selection.

While other financial products may also be suitable to your needs, your Adviser will generally only recommend products listed on the GPS APL. If, based on your objectives, financial situation and needs, a product outside of the APL is considered appropriate, it must still meet GPS's selection criteria and approval requirements before being recommended.

The specific financial services and types of products that your Adviser is authorised to provide are outlined in Part Two of this FSG.

Non-advised transactions

In limited circumstances, we can arrange financial product transactions for you on your instruction without providing personal advice. In some cases, you may be asked to confirm your instructions in writing and sign an acknowledgment form to confirm that you are proceeding without advice. Any assistance we provide to complete your transaction should not be taken as a recommendation or endorsement of the product or transaction.

Services GPS is not responsible for

GPS is only responsible for the financial services or products provided by your Adviser in their capacity as an authorised representative of GPS. This does not include any other services your Adviser may provide in another capacity, such as acting as an accountant, tax agent or in another professional role, such as:

- Taxation advice and services (e.g. preparing and lodging tax returns).
- Accounting and audit services
- Self-Managed Super Fund compliance and administration services
- Advice on specific credit products (excluding margin lending)
- Business or legal advisory services
- Advice on unlisted or private companies and investments, private development funds, franchises, high yield debentures, direct property, property syndicates, mortgage schemes, derivatives, general insurance or direct international share holdings
- Any other services not provided under GPS's authorisation

It is important that you understand which services are being provided under GPS's licence and who is responsible for them. If you are unsure, please speak with your Adviser or contact GPS for clarification.

In order to provide tax (financial) services to you an Adviser must be a Qualified Tax Relevant Provider (QTRP). Based on the information collected from you, your Adviser will consider the tax consequences that relate directly to the financial advice being provided, however, this financial advice will not include an assessment of your overall tax position. To determine how your Adviser's financial advice fits with your overall tax position, you should seek separate tax advice about liabilities, obligations or entitlements that arise, or could arise, under taxation law.

Instructing us

You may provide instructions in writing—by post or email—as agreed with your Adviser. In limited circumstances, and only where specifically agreed, instructions may be accepted over the phone.

Remuneration and fees

All advice fees, including non-advised fees, and commissions are paid directly to GPS as the licensee. GPS may retain a percentage, and the remainder, that is attributable to the financial services we provide, is passed on to us.

If the fees, commissions or benefits cannot be determined at the commencement of our services, we will describe the manner by which they are calculated and provide you with an estimate of the applicable remuneration.

Financial planning advice fees

The fees or other costs associated with the services we offer and products we recommend depend on the complexity of your situation and the nature of the advice provided.

Your Adviser will discuss and determine the fees with you before providing any advice or services. They will clarify the method for calculating costs and provide you with the actual costs in an agreement before starting any work that you will be charged for. You can ask for more information about the fees and the remuneration we may receive.

The advice and service fees may be calculated using a fixed dollar amount, a percentage of invested funds, an hourly rate, or a combination of these methods.

Where we are aware that you have used borrowed funds to invest, including where we recommend that you borrow to invest, we will not charge you percentage-based fees on the borrowed amount.

Our financial planning advice fees generally include charges for providing you with initial advice, ongoing advice and services, or other transaction-related fees. You may choose to pay these fees directly or from an eligible financial product which you hold, or which we recommend.

Please refer to Part Two of this FSG for further details on the fees that we charge.

Insurance commission payments

When we advise on an insurance policy that you hold, or we recommend, we may receive initial and ongoing commission payments from the product issuer.

An initial commission is a one-off payment made by the product issuer when you first take out a financial product. An ongoing commission may also be paid by the product issuer each year from the second year onward, for as long as you hold the policy. These amounts are not paid directly by you but are built into the cost of the product. We only receive commission where we are entitled to do so under existing arrangements with the product issuer.

If you are charged a financial planning advice fee, we may rebate some or all of the above commission to you.

Detailed insurance commission rates

Initial commissions: Up to 66% of the first year's premium for new policies implemented from 1 January 2020. We may receive commissions on increases or additions to existing policies of up to 66%.

Ongoing commissions**:** Up to 33% of the insurance premium each following year.

For example: On insurance policies implemented from 1 January 2020, if your insurance premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $330 pa.

Referral fees

If you have been referred to your Adviser or to us by a third party, a referral payment may be made to the referrer by us, Count Limited or GPS. Similarly, we, Count Limited or GPS may receive a benefit for referring you to third parties for specialist services. These benefits are not passed on to your Adviser.

Class Super is GPS's preferred third-party service provider of software to assist in the administration of Self- Managed Super Funds. In situations where you purchase this software Count Limited may receive up to 17.5% of the annual software licence fee.

If applicable, further details of referral agreements will be disclosed in Part Two of this FSG or in your SoA.

Fee rebate or waiver

GPS, your Adviser and/or we may also receive fee waivers, fee subsidies and/or fee reimbursements. These fees relate to support services provided by GPS to its authorised representatives and may cover expenses such as annual membership fees, software and data service fees, paraplanning fees, as well as travel and accommodation costs related to conferences and training events.

Professional Development Sponsorship

Count may receive sponsorship payments from product providers which are in no way linked to volume of sales. These sponsorship arrangements help Count to offset the organisational and running costs of providing education and training services to GPS's authorised representatives.

What else should you understand?

How we handle your personal information

We are committed to ensuring the privacy and security of your personal information. As part of our continuing commitment to client service and maintenance of client confidentiality, we have adopted the principles set out in the Privacy Act 1988. For further details you can refer to Count's Privacy Policy, available at: www.count.au/privacy

As a financial service provider, we have obligations under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that your Adviser may ask you to present identification documents such as your passport or driver's license and may also retain copies of this information. They cannot provide you with services if you are unwilling to provide this information.

Some of our financial advisers may enter their own outsourcing arrangements with providers located in countries other than those detailed in our Privacy Policy. Details of the countries we disclose to you may change from time to time. Those arrangements will be disclosed separately by the financial adviser to you.

We may use artificial intelligence (AI) tools to assist in providing services to you. These tools are used responsibly to support quality and efficiency, and you will always be asked for your permission before any conversation is recorded.

If you wish to review your personal information held by us, please contact your Adviser directly, or GPS by emailing info@count.au.

What to do if you have a complaint

We are committed to resolving your concerns. If you are not fully satisfied with any part of the service or advice you have received, for whatever reason, you should take the following steps:

Step 1: Contact your Adviser

You should contact your Adviser in the first instance and discuss your concerns with them. Most complaints can be resolved quickly and fairly at this stage.

Step 2: Contact the GPS Complaints Manager

If your Adviser cannot resolve your complaint, or you wish to contact GPS directly, an internal process is available for reviewing your concerns impartially.

Your complaint will be escalated to the GPS Complaints Manager, who will aim to resolve it quickly and fairly. They will communicate a proposed solution to you and attempt to resolve the complaint within 30 days of receipt. You will be informed if more time is needed to finalise the matter.

Writing:	GPS Complaints Manager GPO Box 1453 Sydney NSW 2001
Phone:	(02) 8218 8778
Email:	reportcomplaints@count.au

Step 3: Contact the Australian Financial Complaints Authority (AFCA)

If you remain dissatisfied with the outcome provided by our, or GPS's internal complaints processes, or if you have a complaint that is not satisfactorily resolved within 30 days, you are entitled to refer your complaint to the Australian

Financial Complaints Authority (AFCA). AFCA is an external, independent body offering free and accessible dispute resolution services to individuals who have been unable to satisfactorily resolve their complaint.

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

The AFCA contact details are:

Writing:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001
Online:	www.afca.org.au
Phone:	1800 931 678 (free call)
Email:	info@afca.org.au

Any issue about your personal information, you can contact the OAIC:

Writing:	The Office of the Australian Information Commissioner GPO Box 5218 SYDNEY NSW 2001
Online:	www.oaic.gov.au
Phone:	1300 363 992 (free call)
Email:	enquiries@oaic.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

GPS has professional indemnity insurance cover in place, and these arrangements comply with the requirements for compensation under the Corporations Act.

GPS's professional indemnity insurance is subject to terms and exclusions and generally covers claims arising from the actions of our current and former employees or authorised representatives whilst they acted on GPS's behalf.

GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.03, 31 March 2026

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements.GPS Wealth Ltd ('GPS'), has authorised your adviser to distribute this FSG.

The financial services provider

Your adviser is authorised to provide financial services as:

An authorised representative of GPS AFS licence no. 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG through Tworek Investments Pty Ltd, ACN as trustee for , ABN 77 664 036 060, trading as Insight Wealth Planning. ASIC ID number 001317950.

Referral arrangements

Tworek Investments 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 interests to do so. All fees and commissions are paid to Tworek Investments Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence GPS in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered 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. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

- **Advice Preparation and Implementation Fees:**

  The fee for the preparation and implementation of our advice is calculated as follows:

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

- **Ongoing and Fixed Term Service Fees:**

  These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement.

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

Note: All fees are inclusive of GST.

Our contact details

Name: Tabitha Kelly Tworek

Practice Name: Tworek Investments Pty Ltd

Website: www.insightadvice.com.au

Office Address:
24 Alma Rd, New Lambton, NSW 2305

Phone: 02 4941 1888

Mobile:

Email: tabitha@insightadvice.com.au

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you have authorised us to work with (e.g. your accountant or tax adviser)

Tworek Investments Pty Ltd may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial services to you.

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's Privacy Policy or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Tabitha Kelly Tworek

The Authorised Representative number for Tabitha Kelly Tworek is 000468947 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Tabitha is a financial planner and owner in our business with a career spanning back to 2001 in financial services. She has worked her way from being on front line customer service (bank teller), through the banking world of financial planning in branches of ANZ and CBA and onto an infield role with a dealer group in financial planning, spending her time with advisers working with technology, systems and process improvement with a heavy influence of compliance.

What qualifications has the adviser completed?

Qualification Name
Advanced Diploma of Financial Planning
Diploma of Financial Planning
SuperConcepts & ICFS Specialist SMSF Course

What products and services can the adviser provide?

Tabitha Kelly Tworek is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Government, Debentures, Stocks or Bonds
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Tax (Financial) Advice

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 who will pay up to 100% of those fees and commissions to Tworek Investments Pty Ltd.Tworek Investments Pty Ltd may pass on up to 100% of those fees and commissions to Tabitha Kelly Tworek.

Tabitha Kelly Tworek is an Director and Employee and Beneficiary of Tworek Investments Pty Ltd and receives a salary and bonus and trust distributions.

GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.02, 31 March 2026

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements.GPS Wealth Ltd ('GPS'), has authorised your adviser to distribute this FSG.

The financial services provider

Your adviser is authorised to provide financial services as:

An authorised representative of GPS AFS licence no. 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG through Tworek Investments Pty Ltd, ACN as trustee for , ABN 77 664 036 060, trading as Insight Wealth Planning. ASIC ID number 001317950.

Referral arrangements

Tworek Investments 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 interests to do so. All fees and commissions are paid to Tworek Investments Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence GPS in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered 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. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

- **Advice Preparation and Implementation Fees:**

  The fee for the preparation and implementation of our advice is calculated as follows:

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

- **Ongoing and Fixed Term Service Fees:**

  These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement.

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

Note: All fees are inclusive of GST.

Our contact details

Name: Simon Tworek

Practice Name: Tworek Investments Pty Ltd

Website: www.insightadvice.com.au

Office Address:
24 Alma Rd, New Lambton, NSW 2305

Phone: 02 4941 1888

Mobile:

Email: simon@insightadvice.com.au

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you have authorised us to work with (e.g. your accountant or tax adviser)

Tworek Investments Pty Ltd may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial services to you.

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's Privacy Policy or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Simon Tworek

The Authorised Representative number for Simon Tworek is 000315675 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Simon's passion for helping clients achieve their financial dreams started in 1998 with his first role as a teller with ANZ. He soon excelled and worked his way through to be a fully certified Financial Planner after completing his Diploma (2001), Advanced Diploma (2005) and continued on to complete his Masters of Financial Planning in 2006.

Simon became a business owner in 2007 where he was able to provide quality service and interact with his clients in a more personalised way, which is why he loves what he does on a day to day basis. 'Not all clients fit into the generic box, I enjoy being able to service my clients with strategies and services that are unique and tailored to their individualised situation'.

What qualifications has the adviser completed?

Qualification Name
Masters of Financial Planning (MFP)
Advanced Diploma of Financial Planning
Diploma of Financial Planning

What products and services can the adviser provide?

Simon Tworek is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Government, Debentures, Stocks or Bonds
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facilities
- Tax (Financial) Advice

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 who will pay up to 100% of those fees and commissions to Tworek Investments Pty Ltd.Tworek Investments Pty Ltd may pass on up to 100% of those fees and commissions to Simon Tworek.

Simon Tworek is an Director and Employee and Beneficiary of Tworek Investments Pty Ltd and receives a salary and bonus and trust distributions.

GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.03, 25 August 2026

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements.GPS Wealth Ltd ('GPS'), has authorised your adviser to distribute this FSG.

The financial services provider

Your adviser is authorised to provide financial services as:

An authorised representative of GPS AFS licence no. 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG through Tworek Investments Pty Ltd, ACN 664 036 060 as trustee for Insight Wealth Unit Trust, ABN 56 827 859 199, trading as Insight Wealth Planning. ASIC ID number 001317950.

Referral arrangements

Tworek Investments 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 interests to do so. All fees and commissions are paid to Tworek Investments Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence GPS in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered 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. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

- **Advice Preparation and Implementation Fees:**

  The fee for the preparation and implementation of our advice is calculated as follows:

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

- **Ongoing and Fixed Term Service Fees:**

  These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement.

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

Note: All fees are inclusive of GST.

Our contact details

Name: Tegan Rose Del Moro

Practice Name: Tworek Investments Pty Ltd

Website: https://www.insightadvice.com.au/

Office Address:
24 Alma Road, New Lambton, NSW 2305

Phone: 02 4941 1888

Mobile:

Email: tegan@insightadvice.com.au

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you have authorised us to work with (e.g. your accountant or tax adviser)

Tworek Investments Pty Ltd may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial services to you.

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's Privacy Policy or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Tegan Rose Del Moro

The Authorised Representative number for Tegan Rose Del Moro is 001269098 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Tegan grew up in central west of NSW in Dubbo, relocated to Newcastle to undertake her double degree, B.Comm (Fin and Acc) (2017) B. Bus (Leadership and Management) (2017) and Dip.FP (2018) at the University of Newcastle, and commenced her career path in financial planning for a local business in 2016. Since then, Tegan has continued her own development in Financial Planning and has completed the Graduate Diploma in Financial Planning (2022) ensuring that she is at the top of her game.

Tegan loves working with people in all stages of their financial planning journey. She is skilled with making complex concepts simple and easy to understand, whilst being able to deliver comprehensive and quality outcomes that are tailored to each of her clients. Tegan assists many of our clients in all life stages ranging from first home buyers starting out on their journey, all the way through to wealth creation and retirement planning. Tegan also donates her time to the Cancer Council Pro Bono financial planning program in the Newcastle and Maitland area, helping patients with terminal illnesses to navigate the claim process for superannuation and life insurances.

What qualifications has the adviser completed?

Qualification Name
Graduate Diploma of Financial Planning
Bachelor of Commerce (Accounting & Finance)
Bachelor of Business (Leadership and Management)
Diploma of Financial Planning
FPC002B Ethics and Professionalism in Financial Advice
Accredited Aged Care Professional Program

What products and services can the adviser provide?

Tegan Rose Del Moro is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Deposit and Payment Products – Non-Cash Deposit Products
- Government, Debentures, Stocks or Bonds
- Life Products – Investment Life Insurance Products
- Life Products – Life Risk Insurance Products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Tax (Financial) Advice

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 who will pay up to 100% of those fees and commissions to Tworek Investments Pty Ltd.Tworek Investments Pty Ltd may pass on up to 100% of those fees and commissions to Tegan Rose Del Moro.

Tegan Rose Del Moro is an Employee and Shareholder of Tworek Investments Pty Ltd and receives a salary and bonus and trust distributions.

GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.02, 31 March 2026

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements.GPS Wealth Ltd ('GPS'), has authorised your adviser to distribute this FSG.

The financial services provider

Your adviser is authorised to provide financial services as:

An authorised representative of GPS AFS licence no. 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG through Tworek Investments Pty Ltd, ACN as trustee for , ABN 77 664 036 060, trading as Insight Wealth Planning. ASIC ID number 001317950.

Referral arrangements

Tworek Investments 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 interests to do so. All fees and commissions are paid to Tworek Investments Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence GPS in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered 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. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

- **Advice Preparation and Implementation Fees:**

  The fee for the preparation and implementation of our advice is calculated as follows:

  - Our minimum fee is $0.00.
  - Our maximum fee is $33,000.00.

- **Ongoing and Fixed Term Service Fees:**

  These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement.

  - Our minimum fee is $0.00.
  - Our maximum fee is $33,000.00.

Note: All fees are inclusive of GST.

Our contact details

Name: Katherine McArthur

Practice Name: Tworek Investments Pty Ltd

Website: www.insightadvice.com.au

Office Address:
24 Alma Rd, New Lambton, NSW 2305

Phone: 02 4941 1888

Mobile:

Email: kate@insightadvice.com.au

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you have authorised us to work with (e.g. your accountant or tax adviser)

Tworek Investments Pty Ltd may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial services to you.

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's Privacy Policy or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Katherine McArthur

The Authorised Representative number for Katherine McArthur is 001250035 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

I have been in the financial planning industry since 2005 and an adviser since 2016. I provide comprehensive advice to clients at all stages of their financial journey, and guide them through the changes to their goals over their lifetime. I hold a Bachelor of Arts, Bachelor of Laws, Advanced Diploma in Financial Planning and Graduate Diploma of Financial Planning.

What qualifications has the adviser completed?

Qualification Name
Graduate Diploma of Financial Planning
Bachelor of Arts
Bachelor of Law
Advanced Diploma of Financial Planning
Diploma of Financial Planning
Self Managed Superannuation Fund Adviser (Personal Advice)
Tax for Financial Advising
Margin Lending - Knowledge and Skills

What products and services can the adviser provide?

Katherine McArthur is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Government, Debentures, Stocks or Bonds
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facilities
- Tax (Financial) Advice

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 who will pay up to 100% of those fees and commissions to Tworek Investments Pty Ltd.Tworek Investments Pty Ltd may pass on up to 100% of those fees and commissions to Katherine McArthur.

Katherine McArthur is an Employee of Tworek Investments Pty Ltd and receives salary.

GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.04, 31 March 2026

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements.GPS Wealth Ltd ('GPS'), has authorised your adviser to distribute this FSG.

The financial services provider

Your adviser is authorised to provide financial services as:

An authorised representative of GPS AFS licence no. 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG through Tworek Investments Pty Ltd, ACN as trustee for , ABN 77 664 036 060, trading as Insight Wealth Planning. ASIC ID number 001317950.

Referral arrangements

Tworek Investments 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 interests to do so. All fees and commissions are paid to Tworek Investments Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence GPS in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered 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. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

- **Advice Preparation and Implementation Fees:**

  The fee for the preparation and implementation of our advice is calculated as follows:

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

- **Ongoing and Fixed Term Service Fees:**

  These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement.

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

Note: All fees are inclusive of GST.

Our contact details

Name: Joshua Peter McCall

Practice Name: Tworek Investments Pty Ltd

Website: www.insightadvice.com.au

Office Address:
24 Alma Rd, New Lambton, NSW 2305

Phone: 02 4941 1888

Mobile:

Email: josh@insightadvice.com.au

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you have authorised us to work with (e.g. your accountant or tax adviser)

Tworek Investments Pty Ltd may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial services to you.

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's Privacy Policy or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Joshua Peter McCall

The Authorised Representative number for Joshua Peter McCall is 001312811 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Josh grew up in Port Stephens and relocated to Newcastle to complete his Bachelor of Commerce (Fin and Acc) (2022). It was during this time that he started his career in finance working at Greater Bank before joining the Financial Planning industry specifically in 2022. Josh has continued his study completing the Graduate Diploma in Financial Planning (2024) and Masters in Financial Planning (2025).

Josh is a highly skilled and professional financial adviser with expertise in superannuation, investing, wealth building, and insurance. Whether you are looking to grow your investments, secure your family's future, or plan for a comfortable retirement, Josh will work alongside you to create a tailored strategy to your individualised situation. With a talent for making complicated concepts simple and easy to understand, Josh is here to guide you every step of the way.

What qualifications has the adviser completed?

Qualification Name
Master of Financial Planning
Graduate Diploma of Financial Planning
Bachelor of Commerce
SMSF Specialist Advisor (SSA)
FPE011 Debt Strategies

What products and services can the adviser provide?

Joshua Peter McCall is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Government, Debentures, Stocks or Bonds
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facilities
- Tax (Financial) Advice

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 who will pay up to 100% of those fees and commissions to Tworek Investments Pty Ltd.Tworek Investments Pty Ltd may pass on up to 100% of those fees and commissions to Joshua Peter McCall.

Joshua Peter McCall is an Employee of Tworek Investments Pty Ltd and receives a salary and bonus.

GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.03, 31 March 2026

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements.GPS Wealth Ltd ('GPS'), has authorised your adviser to distribute this FSG.

The financial services provider

Your adviser is authorised to provide financial services as:

An authorised representative of GPS AFS licence no. 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG through Tworek Investments Pty Ltd, ACN as trustee for , ABN 77 664 036 060, trading as Insight Wealth Planning. ASIC ID number 001317950.

Referral arrangements

Tworek Investments 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 interests to do so. All fees and commissions are paid to Tworek Investments Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence GPS in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered 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. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

- **Advice Preparation and Implementation Fees:**

  The fee for the preparation and implementation of our advice is calculated as follows:

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

- **Ongoing and Fixed Term Service Fees:**

  These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement.

  - Our minimum fee is $1,100.00.
  - Our maximum fee is $33,000.00.

Note: All fees are inclusive of GST.

Our contact details

Name: Dean Laban Watts

Practice Name: Tworek Investments Pty Ltd

Website: www.insightadvice.com.au

Office Address:
24 Alma Rd, New Lambton, NSW 2305

Phone: 02 4941 1888

Mobile:

Email: dean@insightadvice.com.au

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you have authorised us to work with (e.g. your accountant or tax adviser)

Tworek Investments Pty Ltd may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial services to you.

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's Privacy Policy or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Dean Laban Watts

The Authorised Representative number for Dean Laban Watts is 001305918 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

Dean grew up in Maitland NSW and completed his degree in BCom (Financial Planning) with Deakin University in 2023. He commenced his career in Financial Planning in 2023 and has continued to meet the development education standards.

His journey into financial planning began after a 15-year career as a maintenance fitter in the mining industry. He ran a personal training business on the side, and through that experience, he realised how much he enjoyed helping others set and reach their goals — not just physically, but financially. That passion led him to study financial planning and step into the advice profession. He was drawn to the industry to genuinely change people's lives. He wants to help everyday Australians feel in control of their money and confident about their future, without the jargon or judgment.

He is a holistic principle driven Financial Planner. Whether you are just starting your career, wanting to start a business, or concerned about what retirement looks like, the plans Dean creates are practicable, relatable, and easy to navigate.

What qualifications has the adviser completed?

Qualification Name
Bachelor of Commerce (Financial Planning)
Margin Lending Specialist

What products and services can the adviser provide?

Dean Laban Watts is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Government, Debentures, Stocks or Bonds
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Standard Margin Lending Facilities
- Tax (Financial) Advice

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 who will pay up to 100% of those fees and commissions to Tworek Investments Pty Ltd.Tworek Investments Pty Ltd may pass on up to 100% of those fees and commissions to Dean Laban Watts.

Dean Laban Watts is an Employee of Tworek Investments Pty Ltd and receives a salary and bonus.