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 James Mills (Jim).

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 416822.

What experience does your financial planner have?

Jim Mills is the Principal Adviser and Managing Director of Merit Planning Hills Pty Ltd, established in 2010.
The Merit Planning team are financial strategists and wealth advisors, with a focus on working with everyday Australians & Small to Medium Enterprise (SME) business owners. Working predominantly within the Accountancy fraternity, Merit Planning takes a partnered approach to ensure that operational efficiencies & profit maximisation align with the appropriate level of tax effective income extraction.
Merit Planning is passionate about ensuring Australians see the benefit of their hard work in the form of significant personal wealth accumulation. In this ever changing economic and legislative landscape it is important to have a partner with a focus on active strategies that align with your strategic goals - both from a business and personal perspective.
Jim is well known across the financial service industry with over 25 years experience, previously holding executive positions

Does your adviser have any associations and conflicts of interest?

Merit Planning (Hills) Pty Ltd ABN 42 141 689 652 is an authorised representative (no. 415619) of Merit Wealth Pty Ltd ABN 89 125 557 002

Merit Planning (Hills) 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 Merit Planning (Hills) Pty Ltd.

Please refer to FSG Part 1, for further information on other relationships that might influence Easton Wealth 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 Financial Services (Financial Planning)
Accredited Listed Product Adviser Program

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 $2,200.00 and $11,000.00, 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 $3,300.00 pa and $15,000.00 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 Director of Merit Planning (Hills) Pty Ltd and am remunerated through the payment of salary.

Merit Wealth Pty Ltd will pay up to 100% of those fees and commissions to Merit Planning (Hills) Pty Ltd. Merit Planning (Hills) Pty Ltd may pass on up to 100% of those fees and commission to James Mills.

How can you contact your financial adviser?

James Mills	Phone: 1300 827 439
Merit Planning (Hills) Pty Ltd	Mobile: 0431188135
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