

# Adviser Profile



## Paul Goggins CFP DLA Private Wealth

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### About your Financial Adviser

Paul is a Principal of DLA Private Wealth. He has been a Financial Adviser since 1999. Paul works with each client to understand their current financial situation and lifestyle goals and takes a holistic approach to creating a solid future financial plan.

### Product Authorities

DLA Private Wealth is a Corporate Authorised Representative of GPS Wealth Ltd and is authorised to provide you with advice in the following products:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Superannuation products;
- Self-Managed Super Funds.

### What DLA Private Wealth can do for you?

#### Strategic Experts

One area of our expertise is the formulation of Investment strategies that best suit your financial situation helping you to achieve financial independence and your chosen lifestyle.

#### Asset Class Management

Asset allocation is the most important determinant of Investment Portfolio Performance. At DLA Private Wealth we apply well regarded research and proven academic rigor to Portfolio Engineering.

#### Paul Goggins

Sub AR No: 242242  
Tax Financial Adviser Number:  
24979262

#### DLA Private Wealth Pty Ltd

CAR No: 001251934

#### Education:

**Certified Financial Planner**  
**Diploma of Financial Planning**

#### Professional Associations:

**Financial Planning Association of Australia**

#### Main Offices

**GPS Wealth Ltd**  
**ABN 17 005 482 726**  
**AFSL No. 254 544**  
**Australian Credit License No. 254 544**



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## **Goals Based Approach to Wealth Management**

DLA Private Wealth uses your lifestyle and financial goals to model your personal wealth management situation. This helps you focus on areas you can control so that you can achieve your goals and objectives.

### **Professional “Fee-Based” Services**

We are a professional fee based firm, ensuring you receive uncompromised advice and investment recommendations tailored to achieve your objectives.

### **Professional Collaboration**

We work proactively with your existing professional advisers in the areas of Legal, Tax, Accounting, Stock Broking and Insurance, to ensure that your total wealth management needs are satisfied.

## **The Benefits of DLA Private Wealth as your preferred Financial Planner**

### **Flexibility and Control**

Security comes from knowing that, as the world around you changes, your personal wealth management plan will also change and evolve with you.

### **A Rational Focus**

Our service provides a rational framework for decision making which protects against emotional and irrational decisions negatively impacting your financial strategy. It empowers you to focus on what you can control and reduces anxiety about what you can't control.

### **Manage Change**

Ongoing changes that we all encounter include personal, financial, economic and legislative changes such as tax and social security. It is important to regularly evaluate your strategy because of changing circumstances.

## **Our Range of Services**

### **Platinum**

- Best suited to clients who have amassed a significant and more complex range of assets.
- For those who need access to regular, short and concise briefings to ensure their plan maintains momentum.

### **Gold**

- This is an ideal level of service for those in or approaching retirement.
- Those who have already amassed wealth and seek protection while adding to their holdings.
- Suited to those who are not subject to continuous changes in their lifestyle.

### **Silver**

- For people who are already established, but who need assistance to get to the next level.
- Flexible enough to cater for the unexpected and yet economical enough not to be out of balance with their needs.

### **Bronze**

- For people starting out on their financial journey who need professional guidance to achieve their goals.

## Our Fee Structure

All fees and commissions disclosed in this Adviser Profile which are attributed to the services provided to you by Paul are paid to GPS Wealth.

GPS Wealth pays fees and commissions it receives to DLA Private Wealth for distribution. DLA Private Wealth pays a share of these fees and commissions of up to \$81,033, increasing by 5% per annum per financial year to GPS Wealth. Once this amount is reached, GPS Wealth will pay DLA Private Wealth 100% of fees and commissions received.

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss these costs with with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **First Consultation:** Obligation and fee free.
- 2.) **Recommendation and Implementation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
  - a) This fee can range between \$4,250 (min.) to \$15,000 (max.) including GST; or
  - b) The fee may be charged as an invoice, brokerage funds invested, insurance premiums or a combination of these. This fee will be fully disclosed prior to any commitment;
  - c) The maximum of entry fees or contribution fees is specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.

Fees are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee anywhere between \$4,250 and \$15,000 per annum, OR total funds under management OR a flat fee per annum.

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

**Note:** Full details of all fees and commissions for financial services will be provided to you either in a Statement of Advice (SoA), Record of Advice (RoA) together with Product Disclosure Statements (PDS) at the time of receiving any recommendation.



