



SMSF ADVISERS NETWORK PTY LTD

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FINANCIAL SERVICES GUIDE

ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

Who Are We?

Business Name: Bray & Associates Pty Ltd
Address: Level 2
23-25 O'Connell Street
SYDNEY NSW 2000
Postal Address: Box R238
Royal Exchange P O Box
SYDNEY NSW 1225
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Website: <http://www.bray.com.au>
Email: surajg@bray.com.au

Bray & Associates Pty Ltd (ABN 65 612 294 069) is a Corporate Authorised Representative No. 124 5220 of SMSF Advisers Network Pty Ltd.

Bray & Associates is a progressive firm of Chartered Accountants with offices in Sydney and Bowral. With modern communication systems, we successfully service clients across Australia and around the world. Bray & Associates was founded in 1977 by Mr Peter Bray. The firm has two partners, Martin Fenaughty, who is based in Bowral, and John Cary, who works from our Sydney office. Peter Bray resigned as partner in 1999 however remains as a consultant to the firm. The practice specialises in providing a full range of financial and taxation services.

Please be aware that *Bray & Associates* is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *Bray & Associates* in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

Surajpal Singh Gill B.Comm CA, CTA MTax Law (Syd)

Director

Authorised Representative No: 125 0211

Email: surajg@bray.com.au

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Wholly owned subsidiary of the
National Tax & Accountants'
Association

Suraj works with clients facing complex tax problems or those needing to achieve particular commercial outcomes. Suraj dedicates most of his time helping clients find the solutions that meet not only their tax requirements but their business needs. Suraj has 17 years of experience in the profession, working with Big 4 and mid-tier firms and joined Bray and Associates in November 2010. He is the director at our Sydney Office. Suraj is a Chartered Accountant, Chartered Tax Adviser, Registered Tax Agent, holds a Masters of Taxation Law from Sydney University and has been a Tax Presenter at Professional Development seminars.

Surajpal Singh Gill is remunerated by means of salary.

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee, or as a combination of both. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews.

Hourly Rates

A typical rate for fee for service arrangements is between \$120 and \$450 per hour plus GST.

Advice Preparation Fee

This is a one-off fee charged for the preparation of the advice provided. Professional Advice Fees can range from \$1000 to \$2000 plus GST. The cost will be determined by the advice provided and your advice requirements. This fee is applicable even if you decide not to proceed with the advice provided.

Implementation Fees

To implement our advice, we may charge a fee. This fee is typically between \$2000 to \$4000 plus GST depending on the advice, strategies and time involved.

Ongoing Advice Fees

We offer an ongoing review service to ensure you are on track to achieving your goals and objectives as well as addressing any issues that may arise. The cost of this service will vary depending on your level of service required or selected. This fee can range between \$3000 and \$5000 plus GST per annum.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We currently do not have any referrals in place.