Adviser Profile

Wayne Knight
Graham S. Knight & Associates ABN 95 280 613 110

If you would like to make an appointment, please contact my office on:

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TELEPHONE	(08) 9478 1933
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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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GSK Group Pty Ltd as Trustee for the GSK Unit Trust trading as Graham S. Knight & Associates (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners).

Wayne Knight is an Authorised Representative of Financial Services Partners.

Wayne Knight has over 20 years experience working as a financial adviser in the financial services industry. Wayne is an endorsed medico-specialist financial adviser with Private Practice.

Wayne holds a Diploma of Financial Services (Financial Planning)

AREAS OF ADVICE

Wayne Knight is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products

REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice I have provided to you, then further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service to Financial Services Partners, they will pay between 90% and 100% of these fees to the Practice as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

Salary

I am/may be paid a salary based on experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee for service may be payable for the following services:

– preparation of advice and implementation

– initial advice

– ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

Remuneration from a product or service provider

As outlined above, at the time I provide you with advice I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time I provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

______________________________ Date ______________________

ADDITIONAL PRIVACY DISCLOSURE – Our Business Partners

In order to keep our costs competitive our practice utilises specialist business support resources that are located in the following country(ies): NA

The organisation's we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.