

ABOUT YOUR ADVISER

Murray Thorpe | Authorised Representative Number 321615

Adviser Profile | MT v3.1 11/12/2025

BUSINESS TRADING NAME

Dalray Financial Services Pty Ltd trading as

Retire Ready Wealth Management

Corporate Authorised Representative Number
445655

BUSINESS CONTACT DETAILS

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Respect Financial Services Pty Ltd (ABN 21 087 694 175| AFSL 508000) authorises your financial adviser to distribute this document. This document forms part of and should be read in conjunction with Respect Financial Services Pty Ltd's [Licensee] Financial Services Guide (FSG).

About Me

I hold the following qualifications:

- Fellow Chartered Financial Practitioner (FChFP)
- Graduate Diploma Financial Planning (GDFP)
- Advanced Diploma Financial Planning (ADFP)
- Diploma Mortgage Broking (DipMB)

I hold the following memberships:

- Financial Advisers Association of Australia
- Asia Pacific Financial Services Association

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares and other products)
- Investment Bonds
- Margin Lending
- Life Insurance
- Centrelink/Veterans Affairs Assistance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Distributions paid from the Thorpe Finance Trust.

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	From / To	
SoA Preparation Fee	\$2,200 to \$22,000	
Implementation Fee	\$1,100 to \$11,000	
Hourly Rate	\$385	
Remuneration	Initial	Per Annum
Adviser Service Fee (per account/ fund).	Up to \$22,000	Up to \$22,000
Adviser Service Fee (asset based) *	Up to 1.1%	Up to 1.1%
Insurance Commission [^]	0% to 66% [^]	0% to 35%

*Based on a % of funds invested or insurance premiums

For example, a 1% Adviser Service Fee based on a \$200,000 investment would equal a \$2,000 fee payable.

[^]Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.