ABOUT YOUR ADVISER

Murray Thorpe | Authorised Representative Number 321615

Adviser Profile | MT v3.2 27/ 04/ 2026

BUSINESS TRADING NAME

Dalray Financial Services Pty Ltd atf the Thorpe Finance Trust ABN 73 569 009 153 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.