GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.01, 16 December 2025

This FSG Part 2 contains information specific to your Adviser and their firm and should be read together with the FSG Part 1, Version Number 25.0, which contains information about the AFS licensee and their general obligations and arrangements.GPS Wealth Ltd (‘GPS’), has authorised your adviser to distribute this FSG.

The financial services provider

Your adviser is authorised to provide financial services as:

An authorised representative of GPS AFS licence no. 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG through Evolve Wealth Management Pty Ltd, ABN 46 161 841 649. ASIC ID number 000433223.

Referral arrangements

Evolve Wealth Management Pty Ltd may have referral arrangements with other professional service providers. If a client is referred to us, we may pay the referrer a fee or other benefit. We will record the details of any referral fees in the Statement of Advice we prepare for you. If we refer a client to another service provider they may pay us a referrer fee. We will only refer you to third party professionals, where we believe it is in your best interests to do so. All fees and commissions are paid to Evolve Wealth Management Pty Ltd.

Referral partner	Description of referrer	Payment structure
Peak Accounting Pty Ltd ATF Peak Unit Trust	Accounting and taxation services	We have a referral relationship with ABC Accounting Pty Ltd. We receive 20% plus GST of all initial work referred. For example, if your initial fee is $1,000, we would receive a $220 (incl GST) referral fee
Accsys Business Partners	Accounting and taxation services	We have a referral relationship with ABC Accounting Pty Ltd. We receive 20% plus GST of all initial work referred. For example, if your initial fee is $1,000, we would receive a $220 (incl GST) referral fee
Taxsense (WA) Pty Ltd t/a Taxsense	Accounting and taxation services	We have a referral relationship with ABC Accounting Pty Ltd. We receive 20% plus GST of all initial work referred. For example, if your initial fee is $1,000, we would receive a $220 (incl GST) referral fee

Please refer to FSG Part 1, for further information on other relationships that might influence GPS in providing financial advice services, we will also disclose any associations or conflicts in the Statement of Advice that we prepare for you.

Fees

These fees should be considered a guide only. We will discuss your individual needs and agree our fees with you before we provide advice. The actual agreed fees will depend on the complexity of your circumstances, goals and needs and the scope of advice we provide. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

- **Advice Preparation and Implementation Fees:**

  The fee for the preparation and implementation of our advice is calculated as follows:

  - Our minimum fee is $4,400.00.
  - Our maximum fee is $15,000.00.

- **Ongoing and Fixed Term Service Fees:**

  These are the fees you pay when you agree to receive our ongoing or fixed term advice. Our services will be agreed with you in a Client Service Arrangement.

  - Our minimum fee is $4,400.00.
  - Our maximum fee is $25,000.00.

These fees should be considered a guide only. We will discuss your individual needs and agree our fees with you before we provide advice. The actual agreed fees will depend on the complexity of your circumstances, goals and needs and the scope of advice we provide. Please note that fees may be higher than those outlined here if mutually agreed upon. The indicative fees we charge are set out below:

Note: All fees are inclusive of GST.

Our contact details

Name: Steven George Apostolou

Practice Name: Evolve Wealth Management Pty Ltd

Website: www.evolvewm.com.au

Office Address:
Unit 6, 36 Cedric Street, Stirling, WA 6021

Phone: 08 9349 2269

Mobile: 0402521071

Email: steve@evolvewm.com.au

Our Privacy Collection Statement

We collect personal information about you (and, if applicable, anyone acting on your behalf) to help us provide financial services that are suited to your needs, to manage our relationship with you, and to meet our legal obligations under the Privacy Act 1988 and the Corporations Act 2001.

This statement forms part of our broader Privacy Policy, and together they make up our formal notice under Australian Privacy Principle 5.

Why we collect your information

We need certain information to understand your financial situation and provide appropriate advice or services. The specific information we collect will depend on who you are and the nature of the services you need.

If you choose not to share some details, or if the information is incomplete or inaccurate, it may limit our ability to provide advice or services to you, or we may not be able to proceed at all. It could also mean that the advice you receive is less tailored to your situation. In some cases, we may need to end our relationship if we cannot properly meet your needs.

Who we may share your information with

To deliver our services, we may need to share your information with:

- Product and platform providers
- External service providers (e.g. paraplanners, IT providers)
- Other professionals you have authorised us to work with (e.g. your accountant or tax adviser)

Evolve Wealth Management Pty Ltd may engage the services of external services providers both here and overseas who supply administrative, financial or other services to assist us to provide financial services to you.

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TD Outsourcing who is located in the Philippines.

Sharing information overseas

Some service providers we use may be located overseas or have operations outside Australia. Your personal information might be stored or accessed in these countries. We take reasonable steps to make sure your information is protected and handled in line with the Australian Privacy Act.

For more information about which countries your information may be sent to, please refer to Count's [Privacy Policy] or contact us directly. If you do not wish for your information to be transferred overseas, please let us know.

Accessing or correcting your information

If you think any of the details that we hold are incorrect or out of date, please contact us to correct this. You can ask to access or correct your personal information at any time by contacting us.

A copy of our Privacy Policy is on Count's website www.count.au. We can also send you a copy if you contact us.

ADVISER PROFILE

About Steven George Apostolou

The Authorised Representative number for Steven George Apostolou is 1257610 and their details are available on the Financial Advisers Register.

What experience does the adviser have?

I've been working in finance for over 20 years with around half of this being client facing financial advice. I'm dedicated to helping Australians achieve clarity, confidence, and control over their financial future. My advice focuses on what truly matters to you — your goals, values, and lifestyle.
I work closely with individuals, families, and professionals to develop personalised financial strategies that evolve as life changes. I ensure all aspects of your financial life are considered and aligned, including cash flow, superannuation, investments, risk protection, retirement planning, and estate planning considerations.

What qualifications has the adviser completed?

Qualification Name
Graduate Diploma of Financial Planning
Bachelor of Commerce (Banking and Finance)
Diploma of Financial Planning
Financial Services Training Package
Self-Managed Superannuation Funds

What products and services can the adviser provide?

Steven George Apostolou is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
- Government, Debentures, Stocks or Bonds
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation - All
- Tax (Financial) Advice

What other associations and relationships does the adviser have?

No associations to note

How will your financial adviser be paid for the services provided?

All fees and commissions disclosed in the FSG which are attributed to the services provided to you by your adviser are paid to GPS who will pay up to 100% of those fees and commissions to Evolve Wealth Management Pty Ltd. Evolve Wealth Management Pty Ltd may pass on up to 100% of those fees and commissions to Steven George Apostolou.

Steven George Apostolou is an Employee of Evolve Wealth Management Pty Ltd and receives a salary and bonus.

GPS Wealth

Letter of Authority

This is to certify that

Steven Apostolou

Australian Securities and Investments Commission Authorised Representative number: **1257610**

is an Authorised Representative of **GPS Wealth Ltd,** ABN 17 005 482 726, Australian Financial Services Licence number: **254544** pursuant to section 916A of the Corporations Act 2001.

Steven Apostolou is authorised to advise and deal in the following products:

- Deposit and Payment Products – Basic Products
- Deposit and Payment Products – Non Basic Products
- Government Debentures, Stocks or Bonds
- Managed Investment Schemes including IDPS
- Retirement Savings Accounts
- Securities (can provide advice on existing Direct Equities holdings and Index ETF's)
- Superannuation
- Self Managed Superannuation Funds
- Investment Life Insurance and Life Risk Insurance Products

Andrew Kennedy
Chief Advice Officer
Date: 11th December 2025