

GPS Wealth

Financial Services Guide - Part 2

Version Number: 25.01, 29 October 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:

A sub-authorised representative of Wealth Beyond Money Pty Ltd, ABN 88 657 210 298. ASIC ID number 1296830, which is an authorised representative of GPS AFSL 254 544, ABN 17 005 482 726, authorised to provide the financial services described in this FSG.

Referral arrangements

Wealth Beyond Money 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 Wealth Beyond Money Pty Ltd.

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.

- **Supplementary service Fee:**

For supplementary services, our fee is \$300.00 per hour.

- **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 \$3,300.00.
- Our maximum fee is \$10,000.00.

• **Non-advised Transaction Fees:**

A fee of up to \$300.00 will be applicable.

Note: All fees are inclusive of GST.

Our contact details

Name: Diessa Kondrakova Zhao

Practice Name: Wealth Beyond Money Pty Ltd

Website: <https://wealthbeyondmoney.com.aumoney.com.au/>

Office Address:
70 King William Street, Kent Town, SA 5067

Phone:

Mobile: 0493 166 058

Email: diessa@katherinehann.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)

Wealth Beyond Money 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.

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 Diessa Kondrakova Zhao

The Authorised Representative number for Diessa Kondrakova Zhao is 001003677 and their details are available on the [Financial Advisers Register](#).

What experience does the adviser have?

I have been providing advice since 2015.

I specialise in holistic advice to tailor wealth strategies for clients with diverse advice needs.

What qualifications has the adviser completed?

Qualification Name
Bachelor of Commerce (Management)
Advanced Diploma of Financial Planning
Diploma of Financial Planning
FPC002B Ethics and Professionalism in Financial Advice
FPC001B Economic and Legal Context for Financial Planning
FPC007B Client Engagement Skills
Financial Planner AFP

What products and services can the adviser provide?

Diessa Kondrakova Zhao is authorised to provide the following products and services:

- Deposit and Payment Products – Non-Basic Deposit Products
 - Government, Debentures, Stocks or Bonds
 - Life Products – Investment Life Insurance Products
 - Managed Investment Schemes, including IDPS
 - Retirement Savings Account Products
 - Securities
 - Superannuation - All
 - Tax (Financial) Advice
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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 Wealth Beyond Money Pty Ltd. Wealth Beyond Money Pty Ltd may pass on up to 100% of those fees and commissions to Diessa Kondrakova Zhao.

Diessa Kondrakova Zhao is an Employee of Wealth Beyond Money Pty Ltd and receives a salary and bonus.

