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Financial Services Guide

Licensee: YIELD WEALTH PTY LTD

ABN: 39 677 076 112

Australian Financial Services Licence (AFSL): No. 561874

Website: www.yieldadvisory.com.au

Address: Level 2, 850 Ann Street, Fortitude Valley, Queensland 4006

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Let us guide you

This Financial Services Guide (“FSG”) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG:

- include who we are
- how we can be contacted
- what services we are authorised to provide to you
- how we (and any other relevant parties) are remunerated
- details of any potential conflicts of interest
- details of our internal and external dispute resolution procedures, along with how you can access them

YIELD Wealth Pty Ltd holds an Australian Financial Services Licence (561874) issued by the Australian Securities and Investments Commission (ASIC) and is required by law to comply with the obligations of the Corporations Act.

When we provide you with a service you may receive the below documents:

- A Letter of Engagement (LOE) outlining the scope of advice to be provided and the fees associated with the delivery of that initial advice.
- A Product Disclosure Statement (PDS) when we recommend a certain financial product.
- A Statement of Advice (SOA) that explains our formal recommendation to you which includes information about our advice, products and remuneration.
- A Record of Advice (ROA) which further documents additional advice given to you.
- An Ongoing Service Agreement (OSA) outlines the ongoing services, frequency of delivery, and associated fees, ensuring continued strategic advice and regular reviews.

Lack of Independence

We can't call ourselves independent. Here's why.

The law makes it very difficult for most advisers to say they are independent, unbiased or impartial, even if they are not in any way linked to a financial product provider (like a bank).

If, for example, an adviser gets paid a commission to help a client arrange some insurance they are automatically prohibited from calling themselves independent.

Most advisers who receive those commissions charge their clients very little (if anything) for the advice or the help they provide putting a policy into place. From time to time we receive these commissions.

So although we always put your interests before ours when giving advice we cannot (by law) call ourselves independent, unbiased or impartial.

The Financial Services we can provide

We are authorised to provide the following financial services:

- Wealth creation strategies
- Debt reduction strategies
- Cashflow management
- Claims handling services
- Risk management advice (including life and disability insurance)
- Business succession planning.
- Pre-retirement and retirement planning
- Aged care strategies
- Estate Planning
- Tax (financial) advice

The Financial Products we can advise & deal in

- Basic deposit products
- Government debentures, stocks and bonds
- Life insurance (risk and investment)
- Managed investments including Investor
- Directed Portfolio Services (IDPS)
- Retirement Savings Accounts
- Securities
- Superannuation
- Self-managed superannuation

Documents you will receive when given advice

You may specify how you would like to give us instructions, for example by telephone, email or other means.

If you choose to obtain personal advice, tailored to your objectives, financial situation, and needs, you will receive a Letter of Engagement (LOE). This outlines the agreed scope of advice, which will inform our strategy development and research, and form the basis of your Statement of Advice (SOA), including the fees associated with the initial advice. The SOA details the advice provided, the rationale behind it, and any applicable fees or benefits related to implementation and ongoing services. If you receive further advice, this may be documented in a Record of Advice (ROA), which you can request at any time by contacting your adviser.

If you are provided with general advice, you will not receive a SOA or ROA. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A Product Discloser Statement (PDS) will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

When you engage us for ongoing advice, you'll receive an Ongoing Fee Agreement (OFA) at your annual review outlining the services and fees for the next 12 months. Each year, we'll seek your consent to deduct fees from your nominated accounts (such as your super fund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services. Your Adviser has an overriding obligation to act in your best interests.

How you are charged for services and adviser remuneration

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever we provide a recommendation for a financial product or service, we will be remunerated through either:

- An initial fee for service
- An ongoing fee for service
- An implementation fee
- Commission payments from product providers (where applicable)
- A combination of any of the above

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply however, this is an outline of our minimum costs .

Initial fee for service from \$3950
Ongoing Service fee from \$3300
Implementation fee from \$1000
*Cash Flow and Budget support from \$500
*Insurance Only Initial Advice from \$880
Estate & Succession Planning from \$2500

N.B. The above fees are a guide only, all fees will be documented in either an engagement letter or ongoing service agreement, for your consent, before being charged. All fees are inclusive of GST

How commission and other forms of remuneration / benefits are calculated

Where an insurer pays a commission, this may be up to 66% of your initial premium and then up to 33% of your ongoing premium. For example, if your premium is \$1000 your adviser would receive \$660 initial and \$330 in ongoing commission.

Our wealth management advisers receive a salary from Yield Wealth Pty Ltd and may also receive a management fee or distribution of profits from Yield Wealth Pty Ltd.

The amount of the salary is dependent on a range of factors including experience, skills and professional standards.

The exact amounts of any fees, commissions, bonuses or other incentives received by Yield Wealth Pty Ltd and our advisers will be disclosed in your SOA or ROA.

Do we have any referral arrangements, conflicts of interest or related parties that affect your advice?

Yield Wealth Pty Ltd has no contractual ownership or link with any financial product manufacturer which may influence the advice you receive. Your adviser has no particular incentive to recommend the product of one institution over another.

As part of our holistic advice, we may refer you to and or liaise with other professionals including mortgage brokers, lawyers, property or buyer agents, which we do not have any arrangements in place and do not receive any financial remuneration from. Please note that we are not responsible for the advice and services provided by these providers. If we do refer you to Yield Advisory for accounting and business advisory services, your adviser does not receive any incentive for this referral.

Where our business has a close personal or professional relationship with a third-party service provider (e.g. property consultant or buyer's agent), we will disclose the nature of the relationship and any potential conflict that may arise.

Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for any wealth management advice given to you, including information that personally identifies you and/or contains information about you. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

You have the right to not provide personal information to your Adviser. In this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may also decline to provide advice if they feel they have insufficient information to proceed.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

Throughout the advice process, your personal information may be disclosed to other service providers. These may include:

- Financial product providers
- Financial planning software provider
- Administration and paraplanning service providers
- IT service providers
- Third-parties engaged by us to assist in providing products or services including licensing obligations.

Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services by Yield Wealth Pty Ltd and its Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

Yield Wealth Pty Ltd respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us.

For detailed information on how we handle your personal information, please see our Privacy Policy which can be viewed at www.yieldadvisory.com.au.

If you have a complaint

Yield Wealth Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA). If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your financial adviser and advise him or her of the details surrounding your complaint.
2. If your complaint is not satisfactorily resolved within 5 Business days, after contacting your financial adviser please contact the Compliance Manager of Yield FS on (07) 3111 6980 or afsl@yieldadvisory.com.au. We will seek to resolve your complaint quickly and fairly.
3. If you need some help to make a complaint or in need of interpreter services please contact us on (07) 3111 6980 or afsl@yieldadvisory.com.au. We acknowledge all complaints on receipt and will respond within 30 calendar days in writing if it is not resolved within five business days of receiving the complaint.
4. If you are not satisfied with the outcome of your complaint or your complaint has not been handled fairly and reasonably within the required timeframe, you can refer the matter to AFCA. AFCA is a free and independent external dispute resolution service. AFCA can be contacted on 1800 931 678 or info@afca.org.au. Gpo Box 3, Melbourne, VIC 3001

Professional Indemnity

In accordance with s912B of the Corporations Act 2001, Yield Wealth Pty Ltd holds Professional Indemnity Insurance in place that covers the financial services we offer that covers present and past authorised representatives.

Questions?

Please ask me to explain anything you do not understand in this FSG or Adviser Profile.

Unlock your financial wealth

Get in touch with us today,



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