



YellowBrickRoad
Wealth Management

Financial Services Guide

Version 1.3
20th December 2019

This Financial Services Guide (FSG) provides you with important information about Yellow Brick Road Wealth Management Pty Limited (YBR Wealth) and its authorised representatives (Wealth Managers) who will provide you with the financial services described in this document.

This guide contains the following:

- Financial Services Guide; and
- Our dispute resolution procedures.

Licensee Details

Address: Level 11, 1 Chifley Square, Sydney NSW 2000
Phone: 02 8226 8200 Fax: 02 8226 8201 Email: info@ybr.com.au
Australian Financial Services Licence Number 323825
ABN 93 128 650 037

About this FSG

This FSG may assist you in deciding whether to use the services we offer. It can help answer any questions about:

- Who we are and our contact details;
- The services we provide;
- Details of our associations and relationships;
- How we and your Wealth Manager are remunerated; and
- How we resolve complaints.

Who provides the financial services described in this FSG?

YBR Wealth is responsible for the financial services offered in this FSG, and we do not act on behalf of any other person. The financial services described are provided by your Wealth Manager as an Authorised Representative of YBR Wealth.

The services we offer

The AFSL of YBR Wealth authorises us to provide financial product advice and deal in the following products and services:

- Personal advice
- General advice
- Basic and non-basic deposit products
- Managed investments
- Life insurance
- General insurance
- Retirement products
- Superannuation
- Margin loans
- Government debentures, and bonds
- Equities and Exchange Traded Funds

Documents you may receive

Before you invest in a financial product your Wealth Manager will provide you with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. This can be in the form of soft copy, hard-copy or internet-link. It contains information about the product, including risks, benefits, features and fees payable. It is designed to help you make an informed decision about whether to invest.

Personal financial advice considers one or more of your objectives, financial situation and needs. If you receive personal financial advice from us, you will be given a Statement of Advice (SoA). This document will include the basis on which the advice is given and other relevant information such as fees and commissions.

If further advice is provided, a Record of Advice (RoA) will be prepared and you may request a copy by contacting your Wealth Manager direct (or us as the Licensee) anytime within seven (7) years after the further advice was provided to you.

How to instruct us

We will work with you to complete a 'Client Profile' (Fact Find) which records your personal circumstances. We then construct advice based on your personal circumstances that you provided and issue an SoA for you to consider. If you wish to proceed, you will be required to sign the Authority to Proceed (ATP) to acknowledge your agreement with the strategies outlined in the SoA and your approval to implement the advice.

Advice Preparation Fees

There may be a fee for the preparation and/or implementation of your SoA. Fees may vary according to the complexity and scope of advice provided, with the exact fee disclosed to you prior to preparation of the SoA.

Ongoing Advice/Service Fees

We may also charge a fee if you choose to receive ongoing services. The cost will depend on the service package you choose with your Wealth Manager (please refer to the table below). The services included in each package and cost to you will be communicated to you separately and outlined in your Client Service Agreement and disclosed in your SoA with payment options.

Package	Fee Type	Cost to You
Silver	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	Between \$0 and \$1,849 p.a. (plus GST)
Gold	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	Between \$1,850 and \$3,499 p.a. (plus GST)
Platinum	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	Between \$3,500 and \$5,499 p.a. (plus GST)
Diamond	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Ongoing Service Package	From \$5,500 p.a. (plus GST)
Personal Insurance	One-Off SoA Establishment Fee	An agreed cost between your Wealth Manager and yourself.
	One-Off SoA Implementation Fee	An agreed cost between your Wealth Manager and yourself.
	Initial Commission	A maximum of 66% of the first year's premium (paid by the insurance company) for new policies.
	Ongoing Commission	A maximum of 22% of the premium (paid by the insurance company) each year.

Please note:

All fees and commissions will be paid to YBR Wealth as the Licensee.

- YBR Wealth will retain a maximum of 25% of the fees and commissions paid to cover Licensee Costs; with the residual balance paid to your Wealth Manager.
- Your Wealth Manager may wish to charge you a % of your account balance; rather than a fixed-dollar value. This will be communicated to you (and subsequently agreed to by you).
- Your Wealth Manager may also receive a commission-based investment fee due to holdings of heritage/legacy products. Should this occur, it will be disclosed in you in your Statement of Advice.

Referral Fees & Other Remuneration

YBR Wealth and their Authorised Representatives adhere to the FASEA Code of Ethics and appropriate standards.

Under no circumstances will an Authorised Representative (your Adviser) receive a fee or any other remuneration from third parties who refer your business to YBR Wealth.

Your Wealth Manager will not and must not pay (nor receive) a referral fee to (or from) another YBR Wealth Branch, Branch Principal, Mortgage Broker or Wealth Adviser.

Other benefits may also be received from product providers, such as hospitality, sponsorship to attend conferences and/or training. The value of these benefits varies with the nature and scope of the benefit; details of which, can be provided upon request.

Fees for Other Services

From time to time you may require other services from us. We may charge you on an hourly rate or a set price. You will be charged for the actual cost of placing share trades; which depends on the broker used. These fees or brokerage will be disclosed to you in the SoA.

We do not provide legal, accounting, taxation or direct property advice. While advice we provide may converge on these areas, you should seek your own professional advice from specialists in these areas. Free assistance may be given to help you locate a specialist if required.

Interests, Associations and Relationships

YBR Wealth is a wholly owned subsidiary of Yellow Brick Road Group Pty Limited ABN 58 124 415 194.

Yellow Brick Road Super is an accumulation superannuation product and Yellow Brick Road Pension is an account-based pension product, both of which are offered through the MAP Superannuation Plan Division II ABN 71 603 157 863, issued by Diversa Trustees Ltd ABN 49 006 421 628, AFSL No 235153 as Trustee for the Plan and are distributed by YBR Wealth.

Yellow Brick Road Invest Service is an Investor Directed Portfolio Service. The Responsible Entity of that Service is OneVue RE Services Limited ABN 94 101 103 011 AFSL 223271 and is promoted by YBR Wealth.

The Yellow Brick Road Group may receive payments from the above Product and Service providers

How is your Wealth Manager remunerated?

Your Wealth Manager is remunerated by way of fee for service, salary, commission or a combination of these. Your Wealth Manager has an obligation to ensure that your interests are placed ahead of their own. Their recommendations to you will not be influenced by their remuneration.

Compensation Arrangements

YBR Wealth has professional indemnity insurance covering our products and services, which satisfies our relevant legal obligations.

Your Privacy

The Licensee understands how important it is to protect your personal information. We recognise that any personal information we collect about you will only be used for the purposes we have collected it, or as allowed under the relevant law. It is important to us that you are confident that any personal information we hold about you will be treated in a way that ensures protection of your personal information.

Our commitment in respect of personal information is to abide by the Australian Privacy Principles for the protection of personal information, as set out in the Privacy Act 1988 and any other relevant law.

The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you.

Where reasonable and practical we will collect your personal information directly from you. We may also collect your personal information from Wealth Managers and other people such as accountants and lawyers. Information will also be collected from records we maintain about the products or services you receive from us.

We may use information about you for purposes including:

- giving you information about financial products and related services;
- considering whether you are eligible for a particular financial product or any related service you request;
- providing you with a financial product or related service;
- to answer requests or deal with complaints;
- confirming your identity;
- telling you about other products or services we and our related entities make available and that may be of interest to you, unless you tell us not to;
- allowing us to run our business efficiently and to perform administrative and operational tasks effectively;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

We will take reasonable steps to protect your personal information by storing it in a secure environment. We may store your personal information in paper and electronic form. We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

For a copy of the Licensee Privacy Policy, please click this link <https://ybr.com.au/privacy-policy>

Our Dispute Resolution Procedures

If you are unhappy with our services or advice received; please contact our Complaints Manager

Telephone: 02 8226 8327 **Email:** complaints@ybr.com.au

Post: GPO Box 5002
Sydney NSW 2001

We will endeavour to resolve your complaint quickly and fairly. If your complaint has not been resolved to your satisfaction, you may contact the Australian Financial Complaints Authority (AFCA), which is an independent dispute resolution scheme for financial services complaints.

Australian Financial Complaints Authority (AFCA)

Telephone: 1800 931 678 Email: info@afca.org.au

Post: GPO Box 3

Melbourne VIC 3001 Website: www.afca.org.au

Things you should know

- Before you accept our advice, make sure you read all information provided to you carefully. If you have any doubts, you should obtain independent legal and financial advice before you enter any agreement.
- We have obligations to not provide any information we know is misleading or deceptive. We also have obligations under the law to report any fraud, forgery, or other illegal activities. Before using our services, it is important that you understand that we have these obligations under the law.
- YBR Wealth is required to have adequate arrangements in place to ensure you are not disadvantaged by any conflict of interest.

Ends.