

YX Ball

F I N A N C I A L

AFSL 436232 ABN 96 117 009 588

Financial Services Guide

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About YX Ball Financial

YX Ball Financial holds an Australian Financial Services Licence. It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that its current and past representatives provide.

YX Ball Financial ABN: 96 117 009 588 AFSL: 436 232 is a wholly owned subsidiary of Janus Financial Pty Ltd ACN 657 647 768. Janus Financial Pty Ltd also owns First Financial Pty Ltd, Accordius Pty Ltd, Whittle & Skok Financial Services Pty Ltd and Pharus Wealth Advisory Pty Ltd. Janus Financial Pty Ltd is owned by management and staff of YX Ball Financial, First Financial Pty Ltd, Akambo Pty Ltd as well as external shareholders.

Lack of Independence

YX Ball Financial is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products by the product provider.

In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

YX Ball Financial's Representatives and Authorised Representatives can only recommend products that are on the 'Approved Product List' (APL) unless approval is sought via the off-APL approvals process.

YX Ball Financial has associations with related entities as described in section 'Relationships and associations' of this FSG.

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

What services do we provide?

YX Ball Financial holds a licence to provide a comprehensive range of advice and dealing services which include:

- Superannuation including SMSF
- Retirement planning
- Portfolio Management
- Managed investments
- Personal risk insurance
- Securities including direct equities
- Derivatives (limited)
- Margin lending

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

If you choose to provide us with incomplete or inaccurate information, the resulting advice may not be appropriate for your true circumstances. In some cases, we may not be able to provide a service if you choose not to provide the information we request.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to YX Ball Financial.

Initial Engagement Fee

The Initial Engagement fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Initial Engagement fee is based on the scope and complexity of advice provided to you and typically starts at a minimum of \$3,500. We will agree the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice, we do not charge an Advice Implementation Fee. This fee is captured in the Initial Engagement Fee.

Annual Services Fees

We provide services on an annual engagement basis. This means we engage with our clients to provide services over a 12-month period. At the commencement of each period, we will document the services that we will provide to you over the coming year, the fees you will pay and any other remuneration we may receive from third parties.

Our fees will either be charged on a fixed basis, as a percentage of the funds we manage for you, or a combination thereof which is paid monthly. Our fees start at a minimum of \$3,905 per annum plus 0.44% of your portfolio value and are dependent upon the annual services that we provide to you, the complexity of your situation and areas under our advice.

It is always your choice whether you re-engage us at the end of each 12-month period. We will only commence a new annual engagement where you have notified us of your decision in writing.

Commissions

Insurance Commissions

YX Ball Financial receives a one-off upfront commission when you take out an insurance policy we recommend. We also receive a monthly commission payment for as long as you continue to hold the policy.

The commission that may be payable for Life Insurance Products are outlined below:

The maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

Example

We recommend an insurance product to you. The annual premium is \$500 p.a. YX Ball Financial may receive up to \$330 (66%) as an initial payment. Assuming the premium stays the same, each year, First Financial may receive up to \$110 (22%) p.a. as an ongoing (trail) commission.

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

All fees will be clearly outlined in the Statement of Advice.

Relationships and associations

Janus Financial Pty Ltd wholly owns Akambo Pty Ltd ABN: 16 123 078 900 AFSL: 322056 (Akambo) who provide portfolio and investment management services to clients of YX Ball Financial. These relationships and associations, and any fees associated with these, are explained below.

Portfolio Management Fees: This is the fee payable for the management of your investments invested in Akambo Masons Stevens Managed Portfolio Service, Hub24, Netwealth and Macquarie Separately Managed Accounts. The Portfolio Management Fee you pay is up to 0.825% or \$825.00 per \$100,000 (including GST) of your investment amount.

Investment Management Fees (Akambo International Equities Fund): Akambo Pty Ltd is the investment manager of Akambo International Equities Fund and charges management fees and, if applicable, performance fees. Akambo Pty Ltd also receives remuneration of up to 0.44% or \$440 per \$100,000 (including GST) of your investment amount as a cost recovery relating to the establishment and ongoing management of investments in Akambo International Equities Fund. This amount is paid from the management fee you pay to Equity Trustees and is not an additional cost to you.

Investment Management Fee (Akambo Future Leaders Fund): Akambo Pty Ltd is also the investment manager of Akambo Future Leaders Fund – Class A and Class B, and may receive remuneration of up to 0.41% or \$420 per \$100,000 (including GST) of your investment amount in Class A and up to 1.08% or \$1,080 per \$100,000 (including GST) of your investment amount in Class B, relating to the establishment and ongoing management of investments in these funds. This amount is paid from the management fee you pay to Equity Trustees and is not an additional cost to you.

Asset Consulting Services Fees: Akambo Pty Ltd is entitled to receive 0.15% or \$150.00 per \$100,000 (including GST) of your investment amount in the Akambo Direct Bond Managed Portfolio for the asset consulting services provided to Mason Stevens. This is not an additional cost to you.

Administration Fees: Akambo Pty Ltd provides administration services to Mason Stevens in respect to any MDA Investments, which are operated under the Mason Stevens MDA Licence. In return for those services, Akambo Pty Ltd receives remuneration of 0.132% or \$132.00 per \$100,000 of your investment amount to cover Administration Services relating to the establishment and ongoing management of your account with Mason Stevens. This amount is paid from the administration fee you pay to Mason Stevens and is not an additional cost to you.

Our referral arrangements

In some situations, we pay fees or commissions to external parties who have referred you to us. We may pay up to 40% plus GST of our remuneration to them for referring you to us. These referral fees do not represent an additional cost to you, nor do they affect the performance of your investment or product, or the premiums you pay. We will disclose the referral arrangements to you when we provide you with an SOA.

Arrangements within the Janus Financial Group

We may refer you to Akambo Lending Solutions, Akambo Legal Solutions or Akambo Insurance Solutions, YX Ball Financial does not pay or receive any referral fees as a result of the referral, however, Janus Financial Pty Ltd may receive a benefit.

We may refer you to First Financial Self-Managed Superannuation Fund (SMSF) Administration, for which no referral fees or paid nor received.

None of the above payments are an additional cost to you.

From time-to-time YX Ball Financial may share client information between related business within the Janus Financial Group for the sole purpose of delivering an improved level of service and comprehensive financial solutions to our clients.

Managed Discretionary Account service

Managed Discretionary Account (MDA) services are offered through, Akambo Pty Ltd who act as the investment manager for portfolios administered under the MDA licence of Mason Stevens and approved investment platforms. Through these services, you allow us to manage your investments for you, using our discretion and without obtaining your instructions before each transaction we undertake on your behalf. The MDA service only allows us, or the investment manager, to make changes to the investments within your account

Please note that neither YX Ball Financial nor Akambo holds an MDA licence, and the licensed MDA provider takes instructions from us and Akambo Pty Ltd and actions these instructions on your account.

MDA Service Agreement & Investment Program

We will provide you with an SOA where we recommend you enter an MDA service. The SOA will explain why we believe the service is appropriate for you. It will also set out the terms and conditions of the MDA service and the Investment Program including:

- statements about the nature and scope of the discretions we will be authorised and required to exercise under the MDA contract;
- any investment strategy that is to be applied in exercising those discretions;
- information about any significant risks associated with the MDA contract;
- the basis on which we consider the MDA contract to be suitable for you; and,
- warnings that the MDA contract may not be suitable to you if you have provided us with limited or inaccurate information. It will also specify that the MDA service may cease to be suitable for you if your relevant personal circumstances change.

What are the risks associated with using the MDA service?

By authorising us to make changes to your investments, you accept that we will act on your behalf within the authority given, and our acts bind you. It is important you understand what we are authorised to do and that you carefully read and understand the activities that you are authorising us to do on your behalf.

How can you instruct us to exercise rights relating to financial products in your portfolio?

Generally, the financial products that Akambo invests in on your behalf do not have any additional rights or entitlements attached to them. However, if there are, we will let you know. You can then instruct us how you wish us to proceed.

Do you have to enter a contract for us to provide MDA services?

Yes. This MDA contract will set out the terms and conditions of the authority and the investment program sets out how your money will be invested. We will agree and prepare the investment program for you based on your relevant personal circumstances, your financial objectives and your needs and review the program every 12 months.

Do we provide custodial or depository services for your portfolio?

We do not provide custodial or depository services. This means your investments will be held by the custodian nominated for the relevant financial product. This financial services guide complies with the ASIC Corporations (Managed Discretionary Account Services) Instrument 2016/968.

Our Advisers

Sam Ball (Representative number 000253742), Michael Pappas (Representative number 000324780) and Nick Hartrick (Representative number 001309495) are Representatives of YX Ball Financial Pty Ltd.

How our advisers are paid

Sam Ball and Michael Pappas, as shareholders of Janus Group Pty Ltd, share in the profits that the practice makes.

Nick Hartrick and all other staff are employees who are paid a salary and may also receive a performance bonus which is based on a number of factors including the revenue they generate for the practice, contribution to business initiatives and best practice, and compliance.

Other benefits

From time to time we may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit we receive which is valued at more than \$100 and other benefits that relate to information technology software or support provided by a product issuer, or that relate to educational and training purposes.

A copy of the register is available on request for a small charge.

Any benefits that we receive that are relevant to your consideration of our advice to you will be disclosed in your advice document.

Making a Complaint

What to do if you have any concerns about our services

YX Ball Financial will endeavour to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact YX Ball Financial or your adviser first about your concern.
2. If your concern is not resolved to your satisfaction within 5 business days, you may contact the YX Ball Financial Compliance Manager
When your complaint is received by us it will be entered into our complaints database. All details of the complaint will be sent to our Compliance Manager who will investigate the circumstances of the complaint.
3. Our Compliance Manager will review your concerns and provide a full written response within 30 days of receipt of your complaint, unless the matter is complex or circumstances beyond our control delay the management of your complaint. If this occurs, we will notify you within 30 days of the reason for the delay and provide you the option to escalate the matter to Australian Financial Complaints Authority (AFCA) if you are dissatisfied.

4. If you disagree with the decision, you may contact AFCA after 30 days of your complaint.

AFCA

The AFCA is an external dispute resolution (EDR) scheme to deal with complaints from consumers involving financial services and products.

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
E | info@afca.org.au
T | 1800 931 678
www.afca.org.au

Before you send your concern to AFCA, please contact them first to understand the process of lodging your concern with them.

Compensation arrangements

We have internal compensation arrangements in place to as well as adequate professional indemnity insurance as required by s912B of the Act. This insurance provides cover for claims made against us, our Representatives and Authorised Representatives, including claims in relation to the conduct of Representatives and Authorised Representatives who no longer work for us but who did so at the time of the relevant conduct.

Your Privacy

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at yxball.com.au or by contacting us directly. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We may use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

Why we collect your personal information

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

Collecting and disclosing your personal information

We may disclose your personal information to anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

YX Ball Financial is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations. We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.