

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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WEB

www.yxball.com.au

CALL

(03) 9975 8000

WRITE

Domain LPO
PO Box 33349
Melbourne VIC 3004

VISIT

Suite 901, 420
St Kilda Road
Melbourne VIC 3004

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

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.

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.

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 \$2,200 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.

Referral Fees and Commissions

Under no circumstances will we ever receive or accept fees or commissions where we refer you to external parties. Where we refer you to an external party it will only be because we believe it is in your best interests to do so.

In some situations, we pay fees or commissions to external parties who have referred you to us. We will disclose the referral arrangements to you when we provide you with a SoA.

Our Advisers

Sam Ball (authorised representative number 253742) and Michael Pappas (authorised representative number 324780) are Authorised Representatives and directors and owners of YX Ball Financial Pty Ltd.

Nick Hartrick is a Provisional Financial Adviser who is currently completing his professional year under supervision. Michael Pappas has been nominated as Nick's supervisor and is responsible for all advice provided until he completes his professional year.

How our advisers are paid

Sam Ball and Michael Pappas, as directors and owners, 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.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office and we will respond within 30 days.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.