

YX Ball

F I N A N C I A L

AFSL 436232

ABN 96 117 009 588

Financial Services Guide

Date: 18 January 2016

WEB	CALL	WRITE	VISIT
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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:

- YX Ball Financial
- The services offered and the cost
- Your Financial Adviser and how they are remunerated
- Any conflicts of interest which may impact the services
- How we deal with complaints if you are not satisfied with our services.

When we provide you with financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.

YX Ball Financial

YX Ball Financial is different to many financial planning practices as it holds its own Australian Financial Services Licence (436232) which has been issued by the Australian Securities and Investments Commission (ASIC).

As a licensee we are required to comply with the obligations of the Corporations Act and the conditions of our licence.

This includes the need to have compensation arrangements in place with a Professional Indemnity insurer for the services that its representatives provide.

What services do we provide?

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

- Superannuation and SMSF
- Personal insurance
- Managed investments
- Securities
- Derivatives (Instalment Warrants only)
- Retirement planning
- Portfolio reviews
- Margin lending facilities

Your Financial Adviser

Ion Whykes, Sam Ball, Michael Pappas and Elliott Young will provide these services to you as representatives of YX Ball Financial.

Your financial adviser acts on behalf of YX Ball Financial who is responsible for the services that they provide.

The financial advice process

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

What is right for one client may not be right for another.

When we provide personal advice we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we address all issues.

We will always provide advice which is in your best interests.

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

The Statement of Advice will explain the basis for the advice, the cost to you of implementing the advice and any commissions or associations which could have influenced the advice.

For managed funds and insurance recommendations, 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 the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

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 which we provide to you.

Fees

All fees are payable to YX Ball Financial.

Ion, Sam and Michael are the owners of the business and they share in the profits that it makes.

Elliott is an employee of the business and is paid a salary. He may also receive a performance bonus based on a number of factors including the revenue he generates for the business.

Your first meeting with us is complimentary and obligation free.

Plan Preparation Fee

The Plan Preparation fee includes all initial meetings with you, the time we take to determine our advice and the production of the SoA.

The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Plan Implementation Fee

If you decide to proceed with our advice we will charge a fee for the time we spend assisting you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Once your investments are established we may meet with you periodically to provide performance reports and update our advice.

The updates will consider the economy and market position, the latest investment research, changes in legislation, new products available in the market and any changes to your personal circumstances.

Ongoing fees will depend on what ongoing service we provide to you, and may be either an agreed fixed fee, or a percentage of your portfolio value.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

YX Ball Financial receives commissions and other benefits from some product and service providers.

The commission amount will vary depending on the product or service which is recommended. We will tell you the exact amount in the SoA or RoA.

Investment Commissions

We may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Insurance Commissions

We may receive 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.

Licensee Commission

Some product providers may pay an additional licensee commission. This is based on the total funds invested in their products or the total insurance premiums for their policies across our entire client base.

Brokerage

Brokerage is charged by the broker on each trade we execute on your behalf. We will receive a share of this brokerage from the broker.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conference or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations we receive fees or commissions where we refer you to external parties. We will disclose the referral arrangements to you whenever we refer you to an external party.

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.

Conflicts of Interest

Your financial adviser may provide advice on investments which they hold or may hold in their own personal portfolios.

We will disclose the size and nature of these holdings where there may be a conflict of interest with the advice that we provide.

Making a Complaint

We will always act in your best interests and endeavour to provide you with advice which is suitable for your circumstances.

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.

If you are not satisfied with our response you can refer it to the Financial Ombudsman Service. You can contact FOS on 1300 780 808. 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.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

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 if from other parties such as your accountant or your superannuation fund.

If you do not provide us with all of the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on 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 full Privacy Policy is available on our website.