



# Financial Services Guide

## Part 2 (Adviser Profile) – David Elliott

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Date: 6 August 2019

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**Version 1**

## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 6th August 2019 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Your Financial Guide Pty Ltd ('YFG').

I am authorised by YFG to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by YFG to distribute this FSG.

Your Financial Guide Pty Ltd ('YFG')  
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## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is David Elliott and YFG Cairns Pty Ltd trading as Kelly Wealth Services.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to David Elliott and YFG Cairns Pty Ltd trading as Kelly Wealth Services. The term 'Representatives' refers generally to YFG's Authorised representatives.

My Authorised Representative number is 1272956 and the Corporate Authorised Representative is YFG Cairns Pty Ltd number 1273675.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I am a Senior Adviser with 9 years experience in the Financial Services industry. I have previously worked in both Privately owned practices and larger institutions. My client base spans the breadth of Far North Queensland including Cairns, but often sees me on the road visiting clients in the regional communities from Tully to Cooktown. My main area of expertise is superannuation, investments, retirement planning and personal insurances. I am a member of the Association of Financial Advisers (AFA) and have an Economics degree from Victoria University of Wellington New Zealand. In addition to my economics degree I have completed my Diploma and Advanced Diploma of Financial Planning.

## **WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?**

I hold an Economics Degree from the Victoria University of Wellington.  
I hold a Diploma of Financial Services (Financial Planning) from FINSIA.  
I hold an Advanced Diploma of Financial Services (Financial Planning) from Kaplan.  
I am a Member of the Association of Financial Advisers (AFA).  
I am a Member of the Financial Planning Association (FPA).

## **DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?**

I have an association with YFG Cairns Pty Ltd trading as Kelly Wealth Services (ABN 55 628 589 211) as an employee.

## **SECTION 2**

### **THE SERVICES I PROVIDE**

#### **WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?**

I am authorised by YFG to provide general and personal advice and deal in financial products and financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products
- Standard Margin Lending Facility.

#### **ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?**

I am not authorised by YFG to provide advice or services in the following areas:

- Consumer credit advice and assistance
- Finance broking
- Derivatives
- Self Managed Superannuation.
- Managed Discretionary Account Services (MDA's)

Please ask me if you would like a referral for these services. If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

#### **HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?**

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

#### **PRIVACY STATEMENT**

In addition to the information provided in the YFG FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.kellywealth.com.au](http://www.kellywealth.com.au) or by calling us on 07 4041 2055.

## SECTION 3

### FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to YFG.

YFG receives all fees and commissions payable for the services we provide, and pays up to 100% of all the fees and commissions it receives to YFG Cairns Pty Ltd trading as Kelly Wealth Services.

I am paid a salary as an employee of Kelly Wealth services and may receive bonuses based on performance in my role.

#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you. Please see FSG Part 1 for more detailed information about the types of fees and how they are charged.

#### WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?

YFG receives all fees and commissions and may pay up to 100% of these fees and commissions to YFG Cairns Pty Ltd. Business expenses are deducted from this payment like any other business.

No incentives or commissions is paid to me apart from wages and bonuses based on performance in my role.

#### WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?

I provide referrals to third parties where appropriate. I do not receive any payment for those referrals.

#### DOES YOUR FINANCIAL ADVISER PAY EXTERNAL PARTIES FOR REFERRALS RECIEVED?

I do not pay external parties when you are referred to our practice by clients or other professionals. We may provide small gifts under \$100 to say thanks to individuals where you have been referred to us.

## WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), 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 that we receive and other benefits that relate to information technology software 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.

## SECTION 4

### CONTACT & ACKNOWLEDGMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

<b>Your Financial Adviser:</b>	Phone: 07 4041 2055
	Fax: 07 4041 2255
	Mobile: 0477 368 311
David Elliott and YFG Cairns Pty Ltd trading as Kelly Wealth Services	Email: david@kellywealth.com.au
	Website: www.kellywealth.com.au

<b>Practice details:</b>	Phone: 07 4041 2055
	Fax: 07 4041 2255
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	Website: www.kellywealth.com.au