



Your Financial Guide

Financial Services Guide

Part 2 (Adviser Profile) – Brent Kelly

Date: 25th October 2019

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 25th October 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.

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SECTION 1

ABOUT YOUR ADVISER

WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Brent Kelly and YFG.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Brent Kelly and YFG and Kelly Wealth Services. The term 'Representatives' refers generally to YFG's Authorised representatives.

My Authorised Representative number is 311329 and the Corporate Authorised Representative is YFG Cairns Pty Ltd number 127 3675.

WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have extensive experience in the financial planning industry. I have spent over 22 years as a financial adviser offering advice to individual clients as well as small and large business clients. Prior to Magnitude, I was an executive financial adviser with Westpac Financial Planning for 13 years. Currently our business manages over \$125,000,000 funds under advice for clients of all ages and backgrounds. We specialise in retirement planning, wealth creation and wealth preservation. As well as insurance advice for families and business owners.

WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I am a Certified Financial Planner® or CFP® Practitioner. I hold a Diploma of Financial Planning and am a member of the Financial Planning Association of Australia Limited. I am a Graduate of the Australian Institute of Company Directors and hold a Cert 4 in Mortgage Broking.

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 a director. Fees and commissions are paid to YFG Cairns Pty Ltd trading as Kelly Wealth Services by YFG for distribution to me. YFG Cairns Pty Ltd trading as Kelly Wealth Services is also a Corporate Authorised Representative of YFG. YFG Cairns Pty Ltd's Authorised Representative number is 127 3675.

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;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products
- Self-Managed Super Funds
- Trusts and Company structures

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

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 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 receive director fees and profit share as a director of Kelly Wealth Services & Your Financial Guide Pty Ltd, as determined by that company as appropriate from time to time.

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 Cairns Pty Ltd receives 100% of fees, commissions and incentives. Business expenses are deducted from this payment like any other business.

No incentives or commissions is paid to me apart from wages and any share of profit as a shareholder.

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 RECEIVED?

We have referral arrangements with external professionals. The majority of these we do not pay any referral fees, but we may provide small gifts under \$100 to say thank you.

We have a referral arrangement in place with Westpac Bank who may refer their clients to YFG advisers. Westpac Bank may invoice YFG for the cost incurred in making that referral and maintaining records associated with those referred clients. It is not possible to ascertain the amount, however Westpac in the future may calculate that cost to them base on:

1. Personnel costs associated with establishing the Referral arrangement
2. Providing training to relevant Westpac staff on the Referral arrangement;
3. Conducting regular monitoring reviews on the Referral arrangement to ensure compliance with this Agreement;
4. And creating and maintaining records relevant to the Referral.

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

Your Financial Adviser: Phone: 07 4041 2055
Fax: 07 4041 2255
Mobile: 0419 659 211
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