



Your Future

STRATEGY

OUR GUIDE:
Financial Services Guide
& Credit Guide

Issued May 2024 v5.0

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YOUR FINANCIAL ADVISOR PTY LTD

ABN: 59 608 700 456

Australian Financial Services Licence (AFSL): 481565

EDR Scheme Name: Australian Financial Complaints Authority

EDR Membership No: 37410

YOUR LOAN BROKER PTY LTD

ABN: 18 150 213 077

Australian Credit Licence: 443421

EDR Scheme Name: Australian Financial Complaints Authority

EDR Membership No: 39053

HEAD OFFICE:

Level 19, 50 Cavill Avenue,
Surfers Paradise QLD 4217

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Welcome

At Your Future Strategy we are passionate about helping you achieve your financial and property goals – no matter how big or small.

We take a holistic view of your situation, bringing together expertise in financial planning, self-managed super funds, insurance, property investment, lending, and accounting – all in the one place.

All of our services are on standby, ready for you to access at a moment's notice. There's no need to wait while we catch up on your story, as we'll have all the information we need at hand. Now that saves time and money.

Within the Your Future Strategy group there are multiple licensed subsidiaries that will provide you with professional advice in specific areas.

Whilst those subsidiaries all trade as Your Future Strategy, they will be referenced separately in this document so you clearly understand which entity is providing you which advice.



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Inside This Guide:

1. FINANCIAL SERVICES GUIDE - YOUR FINANCIAL ADVISOR PTY LTD

- Your Financial Advisor
- What we need from you
- Important documentation
- Fees and commissions
- Complaints process

2. CREDIT GUIDE - YOUR LOAN BROKER PTY LTD

- What we need from you
- Important documentation
- Fees and commission
- Complaints process

3. PRIVACY POLICY

This can now be found in the footer of our website:

www.yourfuturestrategy.com.au/privacy-policy/

Financial Services Guide (FSG) - Your Financial Advisor

Your financial adviser acts under the authority of Your Financial Advisor Pty Ltd Australian Financial Services Licence no. 481565. Under the Corporations Act, Your Financial Advisor Pty Ltd is responsible for the financial services provided to you.

Your Financial Advisor Pty Ltd offers a wide range of services all under the one roof, making it easier to create a comprehensive financial strategy. Our advisers look forward to providing you with advice on:

- Deposit and payment products
- Debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed investments schemes
- Retirement savings accounts
- Securities
- Superannuation

Each adviser is authorised under Your Financial Advisor Pty Ltd's Australian Financial Services Licence No. 481565. Refer to your adviser's profile [on our website](#) to see which areas your adviser is authorised to provide advice.

You can be sure every piece of advice we give you is in your best interests. Your Future Strategy and Your Financial Advisor are not controlled or influenced by any financial institution(s) such as a fund manager, bank, insurance company or trade/credit union.

● CONFLICTS OF INTEREST

We may recommend investments in shares that advisors hold or may hold in the future. We will manage any conflicts of interest to ensure our advice is always in your best interests in accordance with his best interests duties and obligations under the Corporations Act 2001 (Cth) and the Code of Ethics. We will also tell you about any conflict of interest when we provide advice.

● NON-INDEPENDENCE

Under s942B(2)(fa) and 942C(2)(ga) of the Corporations Act, Your Future Strategy Pty Ltd and Your Financial Advisor Pty Ltd are not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.

What We Need From You

● PERSONAL INFORMATION

To ensure our advice is appropriate to your situation, we will ask you to provide us with accurate information regarding your personal objectives, details of your current financial situation and any other relevant information.

We will provide you with a specific list of requirements tailored for you. If you choose not to provide some or all of this information, there is a risk that any recommendations we make may not be appropriate to your needs and objectives.

● VERIFICATION

Under the Anti-Money Laundering and Counter Terrorism Finance Act, we are required to verify your identity with documents such as your passport and driver's license, and the source of any funds.

To assist verification, we will request various documents (some original) that demonstrate your financial situation, or contact third parties for further assistance. If you choose not to provide any of these documents, unfortunately by law we cannot provide any advice, financial or credit services to you.

● STORAGE

We must keep copies of any information obtained for seven years. Rest assured the copies will be kept securely in accordance with our Privacy Policy. If you would like to view the information we hold about you, please ask.

● INSTRUCTIONS

To make things easy for you, we are happy for you to choose how you would like to give us instructions – by phone, letter or email.

If you choose to do this by phone, we will advise at the time that we will record the phone call. You may request a copy of the phone call at that time or for up to 90 days after.

Important Documentation: Financial Planning

The most important documents you will receive from us are:

- This one, Our Financial Services Guide
- Advice Documents

● FINANCIAL SERVICES GUIDE

This is an important document outlining information about our company and the services we provide. It is designed to assist you in deciding whether to use any of the financial services provided by Your Financial Advisor. It is designed to clearly define our roles and responsibilities.

● ADVICE DOCUMENTS

A Statement of Advice is a written explanation of the Adviser's advice to you. It explains and records the advice, the reasons for the advice and how the advice is to be implemented.

Before we prepare a Statement of Advice for you, we will request information about you, your current financial situation and future needs. Our recommendations will always be thoroughly researched and suitable for your goals and objectives.

You may receive several Statements of Advice throughout our relationship, as our advice will change and grow with you.

A Statement of Advice explains in detail the strategy we are recommending to you. It will outline the fees and/or commissions, and disclose any associations we have with financial product issuers or other parties who may influence the advice we give you.

Where you receive ongoing or further advice a Statement of Further Advice (SoFA) and Record of Advice (RoA) may be provided. If our recommendation includes a particular financial product, we will provide the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD). This will help you make an informed decision. We will explain any significant risks of the financial products and strategies we recommend to you. If we do not, please ask us to.

● COMPENSATION ARRANGEMENTS

Your Financial Advisor Pty Ltd has professional indemnity insurance as required by the Corporations Act 2001.

Our Remuneration

● FEES AND COMMISSIONS

Your adviser will discuss all fees and charges with you before they provide a service. This is required of them by law, under The Corporations Act.

There are several ways we are paid for our services:

- fee for service
- commission
- brokerage
- a combination of commission and brokerage

All payments are made to the Licensee (Your Financial Advisor Pty Ltd). Your individual adviser will receive the portion they disclose upfront in the advice document. Details of the fees and commission for each product are contained in the Product Disclosure Statements (PDS) that your adviser will provide. Your adviser will also provide full details of fees and commissions in your advice documents.

We may be paid in a number of ways including:

- fees directly paid by you
- commissions paid from risk insurers
- payments made by product providers.

An example of how commissions may be payable:

LIFE RISK INSURANCE PRODUCTS	UPFRONT	ONGOING (Per Annum)
Commission	Up to 66% of the first year's premiums	Up to 22% of that year's premium
Adviser Service Fee (inc. GST) Based on \$1000 premium	Up to \$660	Up to \$220

Advisers are paid a salary and may also receive a performance bonus. The bonus incentives that may be paid to employees are calculated based on qualitative and quantitative goals that measure their overall contribution to the business.

● MANAGED INVESTMENT PRODUCTS

We do not accept commissions/fees from managed investment providers.

We charge an ongoing fee either based on the value of the funds you invest and the financial products you use, or a fixed fee. This is in the range of 0-5%. Your adviser will discuss a suitable arrangement for how you would prefer to pay this fee. It can be:

- asset based and paid directly from your investment portfolio
- a direct debit payment from your bank account
- invoiced to you

Please note that the fees above are examples only. The fees you will pay depend on the services that you choose to receive, and will be discussed with you before they are charged. Your Adviser will always disclose them to you in your Statement of Advice at the time they provide the advice.

● NON-MONETARY BENEFITS

From time to time advisers may receive non-monetary benefits from product providers, ranging from small benefits such as movie or sporting event tickets to more valuable benefits such as sponsorship to attended conferences. Your Financial Advisor Pty Ltd keeps an Alternative Remuneration Register to record any benefits that are received by the company and individual adviser that exceed \$300. You may inspect this register at any time.



Related Entities

Your Financial Advisor Pty Ltd is a wholly owned subsidiary of Your Future Strategy Holdings Pty Ltd.

Your Future Strategy Holdings Pty Ltd is also the ultimate holding company of a number of other related bodies corporate.

Following is a listing of those Your Future Strategy entities that you are most likely to engage with:

- YOUR LOAN BROKER PTY LTD
- YOUR TAX ADVISOR PTY LTD PTY LTD
- SCENE FINANCE PTY LTD
- LEGACY BUYERS AGENCY PTY LTD
- LEGACY PROPERTY MANAGEMENT PTY LTD
- LIGHTHOUSE PROPERTY NO. 1 PTY LTD
- LIGHTHOUSE PROPERTY NO. 2 PTY LTD
- CROY LEGAL PTY LTD

Your Future Strategy Holdings Pty Ltd is owned by an entity controlled by Gareth Croy.



Complaints Process

We are committed to providing a high-quality service to our clients.

If you are not satisfied with the service we provide, please follow the steps in our robust complaints procedure:

1. Contact our office immediately.
2. We will acknowledge your complaint within one business day
3. If you are not satisfied with the resolution achieved within 30 days of notifying our office, you may then seek external resolution via AFCA.

● COMPLAINTS OFFICER

DIRECTOR - FINANCIAL PLANNING

P. 1300 987 678

E. complaints@yourfuturestrategy.com.au

M. PO Box 5104, Gold Coast Mail Centre, QLD 9726

Australian Financial Complaints Authority

P. 1800 931 678

W. www.afca.org.au

OR

Australian Securities and Investments
Commission (ASIC)

P. 1300 300 630 (FREE CALL)



Credit Guide:
Your Loan Broker

Credit Guide

This Credit Guide contains important information about our company, the services we provide, fees and charges, commissions and complaint procedure.

ABOUT YOUR FINANCE CONSULTANT

Your finance consultant acts under the authority of Your Loan Broker Pty Ltd Australian Credit Licence number 443421 being an employee of a related body corporate.

YOUR CHOICE OF CHANNEL - LENDING

We offer a wide range of services all under the one roof, making it easier to create a comprehensive financial strategy.

We provide 'credit assistance' when our finance consultants suggest or help you:

- apply for a credit contract
- increase a credit contract
- remain within a credit contract with a particular credit provider

THINGS TO CONSIDER

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries. Your Loan Broker doesn't provide legal advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain legal and financial advice before you enter any loan contract.

YOUR BEST INTERESTS

Our finance consultants' priority is to you, the client. We require our finance consultants place your finance needs above those of anyone else. They are required to be transparent about products, your options, applicable fees, and charges as well any conflicts of interest. They will communicate in simple to understand

language and act with the highest standards of integrity. They are committed to ensuring the product selected will meet your needs, requirements and be in your best interests at the time of assisting you obtaining finance.

RELATIONSHIPS: PROVIDERS

We source credit products from a range of banks, lenders and other credit providers depending on our clients needs. However, at present, we write the most loans with the following banks, lenders and other credit providers: Macquarie Bank, National Australia Bank (NAB), Connective Essentials (Advantagedge), BankWest, St. George Bank, and ANZ. The financiers listed are based on usage by us as the licensee not the finance consultant. If you would like further details about any of these lenders, please ask us.

AGGREGATOR

Our aggregator charges us a fee to access their panel lenders. This fee may be made up of:

- a share of the commission that is paid by a lender for the client introduction
- a membership fee for our business
- a monthly fee for each of our accredited loan writers

If you would like us to provide an estimate of the share of the lender commission that may be retained by our aggregator, and how it is worked out, just ask.

REFERRERS

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners or other professionals. We may pay them a referral fee. We will disclose the actual fee in our Credit Proposal Disclosure document. If you would like us to provide an estimate and how it is worked out, just ask.



Important Documentation

The three most important documents you will receive from us are:

- This one – our Credit Guide
- Preliminary Assessment
- Credit Proposal Disclosure Document

PRELIMINARY ASSESSMENT

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment for regulated loans.

OBTAINING A COPY OF YOUR PRELIMINARY ASSESSMENT

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment.

If you request a copy:

- At any time during the first two of years of completion of the assessment, we must provide it within seven business days
- Between two and seven years after it was conducted, we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment

CREDIT PROPOSAL DISCLOSURE DOCUMENT

A Credit Proposal Disclosure Document will be provided before we provide credit assistance. The proposal sets out the costs of using our services, a reasonable estimate of the application fees that may apply and sets out any commissions received.



Our Remuneration

FEES AND COMMISSIONS

There are two ways we are paid for our services:

- A fee for service which is either charged by the Licensee or Finance Consultant. If applicable, the details will be provided in a Credit Quote for your approval before your finance application is lodged
- Lenders pay us a commission for introducing customers. The amount is based on the size of the loan and the loan product selected.

Your adviser will discuss all fees and charges with you before they provide a service.

We will only be paid this commission if your loan is settled and drawn down. We may also be paid an ongoing commission by your lender based on the outstanding balance of your loan.

The Finance Consultant may receive all or part of the commissions that the licensee receives.

You do not pay our commission – it is paid to us by the Lender, or by our Aggregator.



Complaints Process

We are committed to providing a high-quality service to our clients.

If you are not satisfied with the service we provide, please follow the steps in our robust complaints procedure:

1. Contact our office immediately.
2. We will acknowledge your complaint within one business day
3. If you are not satisfied with the resolution achieved within 30 days of notifying our office, you may then seek external resolution via AFCA.

COMPLAINTS OFFICER

DIRECTOR - LENDING

P. 1300 987 678

E. complaints@yourfuturestrategy.com.au

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QLD 9726

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