

**BDO Private Wealth  
(NTH QLD) Pty Ltd**  
ABN: 94 162 483 374

# **Financial Services & Credit Guide**

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## How we can help you

Our approach and philosophy is simple. **The things that matter to you matter to us.**

Our clients all have different priorities, needs and attitudes. We don't have a one size fits all or prescription approach. This means your personal advice and strategies will be tailored to meet your individual situation and goals.

We are here to help our clients build, protect, grow, and transfer wealth in a way that meets their individual needs and will achieve their specific goals.

We educate you to help you make smart financial decisions. We will help you to fully understand your financial situation. Assisting you to build your knowledge and engage in your personal financial situation is one of the most powerful things we can do for you. We will support you to engage with your finances and take control, helping you to live the life you want to lead.

We follow a six-step holistic financial planning process to develop, monitor and adjust our client's financial planning and investment strategy over the long term.

This is our '**client focused financial planning process**' which is detailed on the next page.

There are many reasons people come to see us and the underlying reason is always the same, people want to improve their situation or wish to know if their finances are on track to achieve what they aspire to. Financial advice will enable you to understand your financial situation, decide what type of advice you require and develop strategies in consultation with you to make that happen.

We believe that the ideal relationship between client and adviser relies on good communication, a high quality of service and mutual respect. We take your needs seriously and strive to make sure we get to know what is important.

We anticipate and welcome all of your questions and input along the way. We believe it's important that you understand why we make our recommendations and how they will affect your long-term financial journey. We stay in touch with you through life changing events and changes in your goals and objectives to ensure your strategies continue to be suitable to your situation.

### **Lack of independence**

BDO Private Wealth (NTH QLD) Pty Ltd is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.

# Client focused financial planning process

What matters to you, matters to us.

## What's important to you?

We begin by getting to know you and obtain clarity around your values, aspirations, and goals.

Sometimes this process involves helping clients articulate what matters to them, and articulate SMART (specific, measurable, achievable, realistic, timely) goals.

Values include attitude to risk, personal investment biases, personal preferences (for example ethical or socially responsible strategies), or others as directed by you. At this stage of the process, we will also undertake a discussion to understand your attitude to investment risk.

## Where are you now?

Next, we will gain an understanding of your current situation and determine where you are on the path to achieving your goals. We will also assess how much risk is in your existing investment strategy and portfolio.

Generally, we will need undertake additional research on your personal situation at this stage.

## What's getting in your way?

Do you have competing objectives? How will we prioritise these? Are your goals realistic/attainable?

We will provide you with insight into what is getting in your way, for example: excessive fees, poor investment strategy, inappropriate asset allocation, inappropriate levels of risk, or suboptimal tax outcomes.

We will come to an agreement with you on suitable compromises if necessary. This is different for every individual and is usually determined by how important, a particular objective or value is to you. For example, increasing risk to increase the likelihood of achieving your goals, amending goals to take into consideration your personal risk tolerance or risk capacity, or reducing risk exposure where it is clear you can achieve objectives with a lower risk strategy.

## How can you improve your future?

- ▶ We then highlight what you can do better and how this will improve your situation.
- ▶ We will make sure you are comfortable with the potential strategies to address your values, aspirations, and goals.
- ▶ We will develop and present a personalised financial plan, which aims to achieve your personal goals.

## How much better can your future look?

We'll make sure you understand the expected outcomes of our recommendations, and that they are realistic over the long-term.

## Are you on track?

We provide a comprehensive review process to ensure that your strategies are updated to reflect changes in your situation, aspirations and goals. We provide confidence that your investments are being managed prudently and successfully, with your best interest in mind at all times and that your values, aspirations and goals are being pursued effectively.







## Financial Services & Credit Guide

This Financial Services & Credit Guide (FS&CG) is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with any financial service.

The matters covered by the FS&CG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, as well as details of our internal and external dispute resolution procedures and how you can access them. The distribution of this FS&CG by BDO Private Wealth (NTH QLD) Pty Ltd has been authorised by FYG Planners Pty Ltd as the authorising licensee.

This FS&CG is provided to help you decide whether you wish to adopt any of the services we provide.

When we provide any advice to our clients, you are entitled to receive a Statement of Advice (SOA) which takes into consideration your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event that we make a recommendation to acquire a particular financial product (other than securities), we will also provide our clients with a Product Disclosure Statement which contains information about a particular product. This will enable you to make an informed decision in relation to the acquisition of that product.

We will explain to our clients any significant risks associated with the financial products and strategies that we recommend.

On an ongoing basis, a Record of Advice (ROA) will be provided in relation to minor specific advice instead of an SOA, if there have been no significant changes in your personal circumstances or the basis of our advice has not significantly changed since we last provided a SOA.

If our advisers provide further advice to you, and we do not give that further advice in writing, you may request a copy of the record of that advice at any time up to seven years from the date our representative gave the further advice to you. You can request the record of advice by contacting the adviser or us in writing, by phone or email.

You should be aware that you are entitled to receive a SOA whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The SOA will contain the advice, the basis on which it is given and information about fees and any matters which may have influenced the provision of the advice.

# Financial Services & Credit Guide

Continued



## Who will be providing the financial service to me?

### **BDO Private Wealth (NTH QLD) Pty Ltd**

ABN 94 162 483 374 is an Authorised Representative (435780) and Credit Representative (436152) of FYG Planners Pty Ltd ABN 55 094 972 540 (FYG Planners) as the authorising licensee. AFSL 224543.

#### Contact

BDO Private Wealth (NTH QLD) Pty Ltd  
Level 1, 15 Lake Street  
CAIRNS QLD 4870

Tel: + 61 7 4046 0000

Email: [fp.cairns@bdo.com.au](mailto:fp.cairns@bdo.com.au)

**FYG Planners Pty Ltd** ABN 55 094 972 540 holds an Australian Financial Services and Credit Licence number 224543. FYG Planners contact details are as follows:

#### Contact

FYG Planners Pty Ltd  
Level 1, 41 Mount Street  
Burnie TAS 7320

Tel: + 61 3 6440 3555

Fax: + 61 3 6440 3599

Email: [mail@fygplanners.com.au](mailto:mail@fygplanners.com.au)

## Who is my Adviser?

A financial adviser must have more than excellent qualifications to join our team. We seek out people who are willing to dig a little deeper and discover the things that are keeping our clients awake at night – and who are willing to go the extra mile to help them resolve those issues.

We believe that any client of BDO Private Wealth (NTH QLD) Pty Ltd is a client of the whole organisation, not just one adviser. We always want our clients to be able to access our help. If your adviser is unavailable and if you wish to speak with another adviser, someone else will be available to help you.

Our advisers are specifically authorised by BDO Private Wealth (NTH QLD) Pty Ltd to act as its representatives in providing financial services to clients and further information about your individual Wealth Adviser is available in the Adviser Profile section of this guide.

## Who do you act for when you provide financial services to me?

BDO Private Wealth (NTH QLD) Pty Ltd is an authorised representative of FYG Planners Pty Ltd and FYG is responsible for the provision of all financial advice given to you.

FYG's investment philosophy has been created in adherence with the obligations to you as a client outlined by The Corporations Act 2001, the Financial Planners and Advisers Code of Ethics 2019 and FYG's own Code of Conduct.

BDO Private Wealth (NTH QLD) Pty Ltd acts for you to deliver objective advice in your best interest in line with FYG's investment philosophy.

## How do you research products and service providers?

Each investment, insurance product or financial service that is recommended undergoes extensive research. FYG Planners undertakes extensive in-house analysis and sources qualitative research from a number of independent research houses. Only investments, insurance products and financial services that qualify for inclusion on our preferred product lists may be recommended.



## Our services

**BDO Private Wealth (NTH QLD) Pty Ltd is authorised by FYG Planners to offer the following services:**

|  |  |   |
|--|--|---|
| ▶ Wealth creation and advice                             | ▶ Salary packaging                                     | ▶ Personal insurance                      |
| ▶ Wealth protection and advice                           | ▶ Cashflow and debt management                         | ▶ Portfolio administration services       |
| ▶ Pre-retirement and retirement planning and advice      | ▶ Tax  | ▶ Retirement savings accounts             |
| ▶ Superannuation (including self managed superannuation) | ▶ Business protection and business succession planning | ▶ Securities                              |
| ▶ Centrelink and aged care benefits and advice           | ▶ Managed investments                                  | ▶ Government debentures, stocks and bonds |
| ▶ Estate Planning and inter-generational wealth transfer | ▶ Deposit-taking facilities                            |   |

**BDO Private Wealth (NTH QLD) Pty Ltd may also provide the following additional services:**

|   |              |                      |
|---|--------------|----------------------|
| ▶ Financial planning advice and education | ▶ Redundancy | ▶ Gearing strategies |
|---|--------------|----------------------|

# Our services

Continued

## What type of advice do you offer me?

**BDO Private Wealth (NTH QLD) Pty Ltd will provide two distinct types of advice to you in the course of preparing your financial recommendation.**

**1. Strategic advice** is advice we will give to you to explain how best to structure your affairs relating to investment, retirement planning, superannuation planning, taxation, estate planning, borrowing, income and expenditure planning perspectives.

We can also assist you to determine the suitability of new and existing loans/credit facilities. We do not arrange credit facilities but may refer clients on to mortgage brokers or other credit providers.

We will be happy to provide you with an assessment of your existing loan/credit facility and when assessing an existing loan/credit facility we will provide you with written advice of our recommendations.

**2. Personal investment** and/or insurance advice is advice that we will give to you when recommending specific types of financial products and services relevant to your circumstances that will assist in achieving your future objectives.

After our strategic advice has been provided, in order for you to achieve your stated goals and objectives, we will select the investment and/or insurance products that have the relevant features to achieve your specific goals. We will only recommend investment and/or insurance products to you after considering their suitability for your individual investment objectives, financial situation and needs.

To ensure that you have the peace of mind of knowing that your finances are appropriately structured, we strongly recommend that you take advantage of our ongoing review service. This service provides you with an ongoing review of your portfolio, regular reports on its performance and the financial strategies we have implemented for you.







## Fees

### How are we paid for the services we provide?

At BDO Private Wealth (NTH QLD), you choose how we are paid. Your options include:

#### Fee for service

We will provide you with an invoice for the services we provide, arrange to debit your portfolio, or a combination of these methods. We will discuss and agree on a fee structure with you before we provide you with our services.

#### Insurance commission or brokerage

Commission or brokerage payments come from commission or brokerage paid to BDO Private Wealth (NTH QLD) Pty Ltd by FYG Planners, who in turn receive them from the life insurance companies whose products we recommend to you.

### What fees may be involved?

#### Discovery meeting at our cost

At this meeting, we will gather all pertinent information as to your personal situation and financial goals and objectives; then ascertain the scope of the work to be carried out. We do not charge you up to this point.

#### Strategy development fee

BDO Private Wealth Advisers mostly charge on a 'fee for service' basis, meaning that the cost will vary, depending on the complexity of preparing a strategy.

An outline of the cost of the strategy being developed is provided to clients via a 'Financial Planning Proposal' to ensure you understand the costs of your advice.

#### Ongoing review fee

We also provide a comprehensive ongoing review service.

The fee can vary depending on the chosen level of ongoing service. The minimum annual fee is approximately \$5,500 (including GST). Our management fee is usually tax deductible.

### Commission for retail, insurance and credit commission

Although we are working towards becoming entirely fee based, the fact remains that we are currently unable to avoid commission payments from some product providers.

Therefore, a commission may be payable when purchasing a financial product. A commission is calculated as a percentage of the funds you have invested and/or the insurance premium paid by you and will be payable from the product or premium.

#### Upfront commission

A one-off payment payable at the time of purchase, being up to 5.5% of the funds invested for investment and superannuation products (deducted from the funds invested\*) between 11% and 125% of the premium you pay for insurance products.

#### Ongoing commission

Payable during the life of your financial product as part of the product provider's ongoing charges being up to 0.8% per annum of the funds invested for investment and superannuation products (deducted from the funds invested) up to 40% per annum of the renewal premium for insurance products.

Generally, we will not know the amount of commission we will receive until we provide you with advice. If we offer personal advice, the Statement of Advice (SOA) will include, the commission or other benefits we may receive on recommending financial products to you.

BDO Private Wealth (NTH QLD) Pty Ltd typically receives between 0% and 4% commission of the funds invested from the investment Fund Managers or other parties with which FYG Planners has a relationship. This commission is not charged separately to you. The Fund Manager makes the payment out of the entry/exit fees payable on your investment and pay it to us.

\*BDO Private Wealth (NTH QLD) Pty Ltd no longer charge commissions on new investments.

# Fees

## Continued

For example: For an investment of \$3,000 in product whose manager pays 2%, BDO Private Wealth (NTH QLD) Pty Ltd will receive an initial commission payment of \$60 (generally GST will not apply).

Some companies also pay us an ongoing commission (often called a trail commission). This is paid from the fund manager's annual management fee (this is not an additional fee). Both the upfront commission and the ongoing commission are outlined in the product disclosure statement that will be attached to any recommendations we make to you.

### **Do you receive any other benefits in relation to providing financial services to me?**

Details of any benefits exceeding \$300 that FYG Planners may receive are detailed in a publicly available register that is updated quarterly. You are able to ask for a copy as required.

FYG Planners may be paid a portion of the administration fee from the service providers. These payments are referred to as 'commissions' and are detailed in any formal recommendation documents you receive. FYG Planners pays this fee to BDO Private Wealth (NTH QLD) Pty Ltd on a monthly basis.

FYG Planners also offers its authorised representatives the opportunity to become shareholders in FYG Planners.

### **What should I know about the risks of the investments or financial strategies you recommend to me?**

We will explain to you any and all risks associated with investments and strategies that we recommend to you. You should ask us to clarify any risks that are not clear to you.

### **Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my investment?**

Yes. You may specify how you would like to give us instructions. For example, by telephone, email or other means. If the execution is by telephone instruction, we will require you to provide a letter of authorisation to serve as a record of the telephone instruction. This record will be kept on your file for future reference if required.

### **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile that includes details of your investment objectives, financial situation and needs. We also maintain records of any recommendations we have made to you and any discussions of significance we may have with you.

We are committed to maintaining and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy follows. If you wish to examine your file, please ask and we will make arrangements for you to do so.

### **How do you deal with the Anti-Money Laundering / Counter-Terrorism Financing (AML/CTF) Act?**

FYG Planners adheres to all aspects of the AML/CTF Act. As such we require clients and prospective clients to provide us with identification in accordance with the legislation.

### **How do you deal with ASIC's Professional Indemnity Insurance requirements?**

FYG Planners is required by law to ensure it has adequate professional indemnity insurance to cover certain losses which may be suffered by Retail Clients. We confirm FYG Planners has obtained professional indemnity cover to ensure it can meet the following circumstances:

- ▶ Losses or damage suffered by Retail Clients arising out of breaches of obligations under Chapter seven of the Corporations Act 2001
- ▶ Breaches by both the licensee and its authorised representatives/representatives
- ▶ Fraud by the licensee and its authorised representatives/representatives
- ▶ Any award made against FYG Planners by an external dispute resolution scheme.

Subject to its terms and conditions, this insurance will continue to provide coverage for any authorised representative/representative who has ceased work with FYG Planners for work done whilst engaged with FYG Planners.

## Our Privacy Policy

FYG Planners is compliant with the Australian Privacy Principles as detailed in the Privacy Act 1988.

Our full Privacy Policy covers:

- ▶ **What** – The kind of personal information we collect and hold
- ▶ **How and Why** – How we collect information and for what purpose
- ▶ **Protecting** the security of your information
- ▶ **Access and Correction** – How information can be accessed and/or corrected
- ▶ **Overseas disclosure** – Whether information is likely to be disclosed overseas. If so, where to?

If you would like a full copy of the FYG Planners Pty Ltd Privacy Policy, please ask your Adviser or refer to the [FYG Planners website](#).

### If I have a complaint in regard to my privacy, to whom do I direct my complaint?

We will try to answer any questions that you may have, correct any error on our part or resolve any complaint that you may have about our information handling practices. If you consider that any action by FYG Planners breaches this Privacy Policy Statement or the Australian Privacy Principles or otherwise does not respect your privacy, please refer to the contact details listed under FYG Planners Pty Ltd Contact Details. Any complaint will be acted upon promptly. If you are not satisfied with the response to your complaint, you have the right to complain to the Office of the Australian Information Commissioner on 1300 363 992.

#### FYG Planners Pty Ltd Contact Details

FYG Planners Pty Ltd is an Australian Financial Services Licensee No. 224543, ABN 55 094 972 540 based at Level 1, 41 Mount Street, Burnie, Tasmania.

If you have any questions, please contact us on (03) 6440 3555.

If you prefer to write, please contact:  
FYG Planners Pty Ltd Privacy Officer,  
PO Box 389, BURNIE TAS 7320.



## Solutions

### Our complaints process

If you have a complaint about the service we have provided, please take the following steps:

1. Contact your Wealth Adviser to discuss the complaint matter.
2. If your complaint is not satisfactorily resolved within 30 working days please put your complaint in writing and address to The Compliance Manager, FYG Planners Pty Ltd, Level 1, 41 Mount Street, Burnie TAS 7320. This will ensure that the issues are fully documented and understood by all parties and we will try to resolve your complaint quickly and fairly.
3. If the complaint can't be satisfied to your satisfaction you can have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800 931 678.

The AFCA will process complaints in the following manner:

**Stage 1** of the AFCA process sees AFCA facilitate discussions and negotiations between the parties. All relevant documents are exchanged and the issues in dispute are identified.

**Stage 2** is conciliation and the parties come face to face with a conciliator from the AFCA national panel. The role of the conciliator is to assist the parties to explore options for settlement of the dispute and to help parties to agree on their own outcome.

**Stage 3** is where the independent adjudicator is requested to make a decision based on the relevant facts taking into account the relevant law, fairness and reasonableness. If you accept the adjudicator's decision it is binding on the member.

You may wish to contact the Financial Advice Association Australia (FAAA). You can write to:  
GPO Box 4285, SYDNEY NSW 2001.

Alternatively, you can phone the Australian Securities and Investments Commission (ASIC) toll free Infoline on 1300 300 630. Infoline consultants will talk to you about your rights as well as how to make a complaint which is suspected to be a breach of the law.



## Personal profile

Your Senior Financial Adviser is:



### Mandy Mellor

Representative Number  
1004147

Credit Representative  
Number 509318

[mandy.mellor@bdo.com.au](mailto:mandy.mellor@bdo.com.au)

Direct: +61 7 4046 0054

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(NTH QLD) Pty Ltd  
Level 1, 15 Lake Street  
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### Experience

Mandy first started in the Finance industry in 1995 with one of the big-four banks in Cairns. She moved to Brisbane to further her career in Financial Planning and returned to Cairns in 2010.

Client relationships are Mandy's focus. Mandy builds a trustworthy rapport with clients and aims to maintain strong and lasting relationships by providing quality advice and assistance.

Mandy is an expert in retirement planning and works with her clients to optimise the most tax effective position both prior to and post retirement.

### Industry credentials and education

- ▶ Graduate Certificate of Financial Planning (Current Study towards Master of Financial Planning) Kaplan
- ▶ Advanced Diploma of Financial Planning, Mentor Education
- ▶ Diploma of Financial Planning, Threesixty
- ▶ Member of FAAA
- ▶ Commissioner for Declarations
- ▶ Accredited Aged Care Professional.

### Services

- ▶ Financial planning advice and education
- ▶ Wealth creation and protection advice
- ▶ Superannuation
- ▶ Redundancy
- ▶ Pre-retirement and retirement advice
- ▶ Cashflow and debt management advice
- ▶ Centrelink and aged care advice
- ▶ Personal Protection advice
- ▶ Salary sacrifice and salary packaging
- ▶ Estate planning.

## Personal profile

Your Senior Financial Adviser is:



### James Wauch

Representative Number  
1003261

Credit Representative  
Number 519909

[james.wauch@bdo.com.au](mailto:james.wauch@bdo.com.au)

Direct: +61 7 4046 0087

BDO Private Wealth  
(NTH QLD) Pty Ltd  
Level 1, 15 Lake Street  
Cairns QLD 4870

Tel: +61 7 4046 0000

[www.bdo.com.au](http://www.bdo.com.au)

### Experience

James began working in the Financial Advice profession in 2006. He recently relocated from Tamworth, NSW to Cairns with his wife and children. He is passionate about helping Australian families to achieve a more secure financial future, by focusing on empowering clients to have the confidence to make more informed financial decisions and gain a stronger understanding of how to set and achieve their goals.

James builds deep, long lasting relationships with his clients based on trust and respect. He has a strong rural background and a passion for Australian Agriculture.

### Industry credentials and education

- ▶ Bachelor of Business (Agricultural Commerce)
- ▶ Master of Applied Finance (Majoring in Financial Planning)
- ▶ Member of FAAA
- ▶ Accredited Aged Care Professional.

### Services

- ▶ Financial planning advice and education
- ▶ Wealth creation
- ▶ Superannuation including SMSF
- ▶ Salary sacrifice and salary packaging
- ▶ Direct equities
- ▶ Estate planning
- ▶ Retirement planning
- ▶ Personal protection advice
- ▶ Cashflow and debt management advice.

## Personal profile

Your Professional Year Adviser is:



### Sally Hardwick

Representative Number  
1309336

Credit Representative  
Number 563516

[sally.hardwick@bdo.com.au](mailto:sally.hardwick@bdo.com.au)

Direct: +61 7 4046 0009

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Level 1, 15 Lake Street  
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[www.bdo.com.au](http://www.bdo.com.au)

### Experience

Sally is a financial adviser with the Private Wealth team at BDO (NTH QLD) in Cairns. She is straightforward, approachable, and believes in maintaining long-term relationships with her clients. Her financial journey is driven by a fervent commitment to helping clients achieve their lifestyle goals through financial tools.

Sally relocated from outback Queensland to Cairns in 2017, marking the beginning of her career in financial advice. Initially serving as a client services officer, she quickly recognised the potential to leverage her skills in strategy, relationship-building, and creativity. This sparked a passion, leading her to complete her Bachelor of Commerce. She is now in her professional year as a provisional adviser, working closely with senior financial advisers.

### Expertise

- ▶ Deposit and payment products
- ▶ Government debentures, stocks, or bonds
- ▶ Life products
- ▶ Management investment schemes
- ▶ Retirement savings account products
- ▶ Securities
- ▶ Superannuation.

### Qualifications and affiliations

- ▶ Bachelor of Commerce with Distinction (Financial Planning)
- ▶ Member of FAAA
- ▶ Justice of the Peace (Qualified).

1300 138 991  
[www.bdo.com.au](http://www.bdo.com.au)

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WESTERN AUSTRALIA**

BDO Private Wealth (NTH QLD) Pty Ltd ABN 94 162 483 374 is a Corporate Authorised Representative No. 435 780 and Credit Representative No. 436 152 of FYG Planners Pty Limited AFSL/ACL: 224543 and is a member of a national association of separate entities which are all members of BDO Australia Ltd ABN 050 110 275, an Australian company limited by guarantee. BDO Private Wealth (NTH QLD) Pty Ltd and BDO Australia Ltd are members of BDO International Ltd, a UK company limited by guarantee, and form part of the international BDO network of independent member firms. Liability Limited by a scheme approved under the Professional Standards Legislation.

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