



SMSF ADVISERS NETWORK PTY LTD

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FINANCIAL SERVICES GUIDE

ADVISER PROFILE & FEE SCHEDULE

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FSG Part 2 of 2

Who Are We?

Business Name: Yield Accounting Group
Address: 18 Bath Street
Manjimup WA 6258
Postal Address: PO Box 379
Manjimup WA 6258
Phone Number: (08) 9777 1909
Fax Number: (08) 9777 1088
Website: <http://www.yieldgroup.com.au/>
Email: admin@yieldgroup.com.au

Yield Accounting Group Pty Ltd (ABN 80 611 277 144) is a Corporate Authorised Representative No. 124 7181 of SMSF Advisers Network Pty Ltd.

Yield Accounting Group is a progressive firm providing solutions and services to small to medium business including advisory, taxation, SMSF and audit. We are passionate about using the latest technology to get our clients organised and in control. Our unique service model is designed for year round contact and allows us to build lasting relationships with our clients that sets us apart from the pack.

Please be aware that *Yield Accounting Group* is a business that may be associated with the provision of our advice to you. As a result of this association, the below listed Authorised Representatives may benefit from the payment of fees to *Yield Accounting Group* in addition to the fees charged for advice provided under SMSF Advisers Network Pty Ltd. Confirmation and details of the fees involved where this arrangement is applicable, will be included in your Statement of Advice.

Details of Authorised Representatives of the SMSF Advisers Network Pty Ltd who can provide you with financial advice within our office are as follows:

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Wholly owned subsidiary of the
National Tax & Accountants'
Association

Steven MacDonald CPA B.Bus DFS

Director

Authorised Representative No: 124 7182

Email: stevem@yieldgroup.com.au

Steve with his background of 18 years in the accounting industry and the establishment of Yield Accounting Group in June 2016 with Co-Directors Derek Brown and Lee-Anne Par dini, is looking to capitalise on efficiencies gained through a new service model and harnessing cloud accounting technologies to continue to provide exceptional service to new and existing superannuation and business clients. Having completed studies in superannuation and Self Managed Superannuation to meet the ASIC criteria to provide personal advice, Steven looks forward to continuing to provide his clients with advice regarding their superannuation needs.

Steven MacDonald is remunerated by means of Salary and Dividends from Yield Group

Derek Brown FIPA CTA

Director

Authorised Representative No: 125 0647

Email: derekb@yieldgroup.com.au

Derek has been involved in the financial services industry for over 20 years. He is a fellow of the Institute of Public Accountants having held a public practice certificate for over 10 years and is a Certified Tax Adviser with the tax institute of Australia. He is also a registered tax agent and approved SMSF auditor. Derek is a SMSF specialist with many years of experience in the superannuation area, he looks forward to continuing to provide advice to his clients regarding their superannuation needs.

Derek Brown is remunerated by means of Salary and Dividends from Yield Group

Please note that no commissions from product providers are received by any Authorised Representative of the SMSF Advisers Network Pty Ltd.

Your Adviser, as detailed above can provide strategic advice in the following areas:

- Basic Deposit Products; and
- Superannuation (including Self-Managed Superannuation Funds).

How we charge

Fees in the industry are generally charged on an hourly basis or as a flat fee, or as a combination of both. Separate fees are often charged for preparing the advice, implementing the advice and for ongoing advice.

At Yield Accounting Group we have adopted a single fixed fee pricing model for all services offered under this Financial Services Guide. This pricing model allows us to be more client focused , efficient and outcome orientated, furthermore experience tells us that clients prefer the certainty of fixed fees.

In this regard we will charge a one-off fixed fee for the preparation and implementation of the advice provided. The cost will be determined at the commencement of the engagement and will be based on the advice requirements, strategies and estimated time involved. The fee will only be payable in the event you decide to proceed with the advice provided. This fee is typically between \$2,500 to \$6,000 plus GST depending on the advice, strategies and time involved.

Details of all fees will be clearly documented in the Statement of Advice you receive.

All fees are paid directly to SMSF Advisers Network Pty Ltd who then pays the income to the Authorised Representative on a bi-monthly basis.

Referral Fees

SMSF Advisers Network Pty Ltd and its Authorised Representatives may work closely with many professional people and organisations such as solicitors and clubs to assist in providing you with advice.

Where we receive referrals from these sources, there may be a referral fee paid or received. Referral fees are not a separate charge to you. Referral fees will be disclosed to you at the time of referral and/or will be detailed in your Statement of Advice.

We have a referral arrangement with Burvill Financial where we receive a 15% of the fee charged for general financial planning and insurance advice.