



Financial Services Guide

Provided by

Your Money your Life ATF The YMYL Trust ABN 13 954 978 263 Corporate Authorised Representative No. 1270787 (**YMYL**)

Bronwyn Coy Authorised Representative No. 1001348 (**Bronwyn**)
(together we, us, our)

As authorised representatives of CCCFS Pty Ltd ABN 11 653 078 990 AFSL No. 534976 (**Licensee**)

Date: 1st July 2025

The distribution of this financial services guide (**FSG**) is authorised by the Licensee.

Purpose of this document

The purpose of this FSG is to assist you in deciding whether to use our services by giving you information about the type of services we provide, how we are remunerated and your rights when you have a complaint about the services we provide to you.

We recommend that you read and understand this FSG before you engage us to provide you with any financial services. If you have any questions, please get in touch with us.

Not Independent

Because:

- we receive commissions on the sale of life risk insurance products that are not rebated in full to clients;

we are not able to refer to ourselves or our advice as 'independent', 'impartial' or 'unbiased'.

Additional documents you may receive from us

When we provide you with financial planning services you may receive:

- a Statement of Advice (**SoA**) or Record of Advice (**RoA**). These documents set out the advice we provide to you. If you have not been provided with the RoA, you may request a copy of it free of charge at any time within 7 years after the advice was provided to you, by contacting us;
- a Product Disclosure Statement (**PDS**) which provides details about the significant risks and benefits, costs, charges and other significant characteristics or features of the products we have recommended.

If you enter into an ongoing service agreement with us, you will receive annual fee disclosure statements and we will ask you to renew the agreement and consent to the deduction of advice fees from your account each year.

Financial services we are authorised to provide

We are authorised to provide personal advice and dealing services to both retail and wholesale clients for the following financial products:

- deposit and payment products (basic and non-basic deposit products);
- debentures, stocks or bonds issued or proposed to be issued by a government;
- life risk insurance;
- interests in managed investments schemes including investor directed portfolio services and MDA services;
- retirement savings accounts products;
- securities;

- standard margin lending facility; and
- superannuation.

How can you provide us with instructions?

You can give us instructions by phone, email or any other means that we agree with you from time to time. Please refer to our engagement letter for more information on this.

Who does the Licensee act for?

As authorised representatives, we provide financial services on behalf of the Licensee. In providing those financial services, the Licensee acts on its own behalf.

Fees

All fees are payable to YMYL. Bronwyn is the owner of YMYL and shares in the profits that YMYL makes.

General advice

We may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. The hourly rate for this is charged at \$350 inc GST. Details of the fee will be agreed with you in an engagement letter. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

We will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice. The amount of these fees usually ranges from \$4,500 to \$9,900 but may exceed this range in complex cases. These fees will be agreed with you beforehand as a part of an engagement letter and will be disclosed in a SoA or RoA which will be provided to you.

Ongoing fees

Our ongoing advice service fees depend on the ongoing service that we provide to you. They are typically charged as an annual flat fee and may be paid monthly, bi-annually or annually. These fees usually vary from \$5,500 to \$19,500 but this is a guide only. The amount of ongoing fees will depend on your total assets under management and other factors such as the complexity of your portfolio, the regularity of reviews and any additional services we are providing.

The ongoing advice service fee will be agreed with you in our ongoing service agreement.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. The upfront commission will be between 0% and 30.25% of the first year's annual premium.

We also receive an ongoing commission payment of between 0% and 30.25% of the annual premium for as long as you continue to hold the policy.

For example, for an insurance product with an annual premium of \$2,000, where the issuer pays us an upfront commission of 30%, we will receive \$600. The issuer will pay us 30% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$2,000, this equates to \$600 per year.

You will be advised of the exact amount of these commissions in the SoA or RoA.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Adviser remuneration

Bronwyn is paid a base salary and does not receive commissions from product issuers. However, Bronwyn owns YMYL and shares in the profits that YMYL makes.

Associations

We are required to disclose any associations or relationships between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you. No such associations or relationships exist.

Conflicts of Interest

Bronwyn may recommend investments in shares that they hold or may hold in the future. You will be advised where a conflict of interest may exist and how the conflict will be managed.

Making a Complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services then we encourage you to contact the Licensee. We accept complaints over the phone, in person, via email or letter or on our social media channels. The best option is to call the Licensee or put your complaint in writing to the Licensee's office. The Licensee will endeavour to resolve your complaint in 5 business days.

If you still do not receive a satisfactory outcome or the Licensee does not respond to you within 30 days after you make the initial complaint, you have the right to complain to the Australian Financial Complaints Authority (**AFCA**) at the following address:

GPO Box 3

Melbourne VIC 3001

Ph: 1800 931 678

Fax: 03 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

You may only contact AFCA once you have followed the above procedure.

Our Complaints Handling Procedure is available on request and at our website at www.yourmyurl.com.au.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website at www.yourmyurl.com.au.

Compensation arrangements

The Licensee holds professional indemnity insurance in respect of the financial services we provide. This professional indemnity insurance complies with the requirements of the Corporations Act. The professional indemnity insurance covers all of the financial services we are authorised to provide to you.

Contact us

If you have any queries about our financial services, please do not hesitate to contact us:

Contact details

You can contact YMYL, Bronwyn and the Licensee at:

Phone: 0438595880

Email: bronwyn@yourmyurl.com.au

Address: Level 1, 445 Keilor Road, Niddrie VIC 3042