

EFFECTIVE 1ST OF JULY, 2026



FINANCIAL SERVICES GUIDE

A GUIDE TO OUR SERVICES AND HOW WE SUPPORT YOU

This Financial Services Guide (FSG) aims to help you make an informed decision whether to use our services and explains information about:

- who we are;
- the services we are offer;
- how we are remunerated for our services; and
- how we handle any complaints you may have

Our Licensee

About MFG Advice Pty Ltd

MFG Advice Pty Ltd (MFG Advice) ABN: 76 618 661 108 holds an Australian Financial Services Licence (499010). Your Adviser is an authorised representative of MFG Advice.

MFG Advice Pty Ltd

ABN 76 618 661 108

AFSL 499010

First Floor, 239
Lower Heidelberg Road
Ivanhoe East VIC 3079

PO Box 2249
Ivanhoe East VIC 3079

P 03 9497 3396
E info@mfgadvice.com.au
W www.mfgadvice.com.au



MFG Advice is responsible for the financial services provided to you by its authorised representatives, and for ensuring you receive appropriate strategic advice services based on your needs, goals and objectives.

MFG Advice is privately owned and operated, and is not owned by a bank or any other product provider. Our authorised representatives are required to always act in your best interest.

Our Associations and Relationships

MFG Advice is a professional partner of the Financial Planning Association, the professional body representing qualified financial planners in Australia, and adheres to set standards of ethics, conduct and continued professional development.

MFG Advice provides financial planning services to clients of accounting firms and other professional services. MFG Advice maintains a conflicts of interest policy to manage and mitigate perceived, potential and actual conflicts of interest.

Lack of Independence

Your Wealth Journey, Rocco Liuzzi, and MFG Advice Pty Ltd are not 'independent', 'impartial', or 'unbiased' as we accept commissions on the sale of Life risk insurance products.

Privacy

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information.

A copy of our privacy policy will be provided to you together with this FSG, and is also available on our website www.mfgadvice.com.au.

Adviser Profile

Rocco Liuzzi

Drawn to the world of finance as a teenager, Rocco has a rich background in corporate finance and brings an abundance of experience and knowledge to YWJ after 8 years in the industry. As an award-winning Financial Adviser, he develops financial plans that are clear, effective, and easy to understand and applies strategic thinking and formulation to build and preserve his client's wealth.

Rocco prides himself on nurturing long-term working relationships and places emphasis on the quality of service he offers. He enjoys seeing his clients flourish under his guidance and finds it gratifying to help people achieve financial security and freedom.

A lover of the great outdoors, Rocco spends his downtime camping, four-wheel driving or on fishing trips with family and friends.

Authorised Representative Number: 1299407

Qualifications

- Masters in Financial Planning (KAPLAN)
- Post Graduate Diploma in Financial Planning (KAPLAN)
- Bachelor of Business – Accounting & Finance (La Trobe University)

Professional Memberships

- Financial Planning Association of Australia
- Emerging Professionals Committee – FAAA

Your Wealth Journey Practice Details

- **ABN:** 38 693 040 381
- **CAR:** 001320384
- **Phone:** 0494 624 131
- **Email:** rocco@yourwealthjourney.com.au
- **Website:** www.yourwealthjourney.com.au
- **Address:** Level 2, Suite 13, 240 Plenty Road, Bundoora VIC 3083



Advice & Record Keeping

What products will my Adviser recommend?

MFG Advice undertakes due diligence on product and service providers and use external research providers to select a range of offerings for our clients. MFG Advice maintains a list of approved products based on this research.

Our advisers will generally recommend financial products and services that are listed on our Approved Products List (APL). This list contains products that have been researched and are considered appropriate for our client's needs.

Depending on your objectives, financial situation and needs, your Adviser may need to recommend a financial product that is not on our APL. If this happens, any product that your Adviser may recommend needs to meet our selection criteria and approval process

What financial services is my adviser authorised to provide?

Your adviser can provide advice relating to the following services:

- Investment planning
- Wealth management
- Superannuation planning
- Retirement planning
- Cashflow planning
- Estate planning
- Redundancy
- Personal insurance planning
- Salary packaging
- Self-managed super funds

What product types do these services relate to?

Your adviser can arrange for the following financial products to be acquired, disposed of, or varied:

- Deposit products (basis & non-basis)
- Investment Life insurance products
- Life risk insurance products
- Managed investment schemes (including IDPS)
- Superannuation
- Retirement income streams
- Securities

Advice & Record Keeping (Cont.)

Documents You May Receive

In addition to this FSG, when we provide you with personal financial advice we will also present you with a written Statement of Advice (SOA). This will describe the strategies, products and services we recommend and outline any fees we will receive and any associations we have with financial product providers or other parties.

If you receive further advice from us, we will present you with either another SOA or a Record of Advice (ROA).

When financial product advice is given you will be provided with a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. If you choose to receive an ongoing service, we will provide you with an Ongoing Service Agreement and annual Fee Disclosure Statements.

What information do we maintain in your file when you receive advice?

We need to know your objectives, financial situation and needs before recommending any financial services or products to you and will treat your personal information securely in line with the MFG Advice Privacy Policy.

You have the right not to share this information if you do not wish to. In that case, we are required to warn you that you risk receiving advice that is not appropriate to your situation and/or needs. You should consider the warnings carefully.

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

If you wish to examine your file, we ask that you make a request in writing and allow up to 14 working days for the information to be forwarded to you. We may charge a fee to recover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested.

Ongoing Client Contact

Customer service is very important to us and MFG Advice has a client satisfaction survey program. This is an opportunity for you to provide us directly with confidential feedback on your experience with us. Participating in the survey is voluntary. All information we receive is treated in the strictest confidence and this is used only by us to assess and improve our services.

Our Fees

What fees or charges do I pay?

When tailored personal financial advice is provided to you, a fee will be charged. All personal advice is provided in the form of a Statement of Advice. The amount of that fee will depend upon the nature of the financial services and the complexity of the advice required. We will agree with you the amount you pay based upon:

- a flat dollar fee;
- an hourly rate;
- the amount you invest; or
- a combination of the above.

How are we paid?

We operate on a fee for service basis, based on the nature of the service, and the time and complexity of the advice provided.

Issuers of insurance products may pay ongoing brokerage or commission. This amount can vary depending on the product manager and may range from 0 - 66% of the first year premium and 0 - 31% of the premiums thereafter.

Other benefits we may receive include non-monetary benefits like education, training and technology software or support. MFG Advice keep a register of non-monetary benefits valued between \$50 - \$300.

Ongoing Service and Review

Management of your finances is a continuous process. It is important that your strategy and portfolio are regularly reviewed to be sure they continue to match your needs. We provide ongoing service to clients based on their 'Ongoing Service Agreement'. This is a separate agreement to the provision of initial advice. Fees for this service are outlined in the Ongoing Service Agreement.

Understanding Our Fees

Statement of Advice (SOA) and Implementation Fee

I will provide advice to get you financially organised and a strategy in place, over the first few months of working together. The SOA fee includes second and other meetings with you, the time we take to determine our advice, the preparation of the SOA and the implementation of the advice. The SOA is based on the scope and the complexity of advice provided to you. We will agree on the fee with you before commencing this work. The SOA fee service is within the range of \$4,400 - \$11,000 depending on the scope of advice provided to you and your complexity. Our fee for superannuation only advice starts from \$2,200.

Ongoing Management Advice Fee

My ongoing management advice is to help you adapt your strategy, manage your financial life and guide the choices you make. My ongoing advice fees are typically in agreed fixed amount which is paid monthly. Fees may be paid by invoice or where authorised by you, deducted from your superannuation or investment account. The exact services and fees will be set out in the Client Agreement that I provide to you. Our annual fees depend on the services we provide to you and the complexity of your situation.

Review Meeting Fee

Review appointments are available to clients who do not participate in the ongoing management advice arrangement. These meetings will allow you to meet with me and discuss the performance of your investments, receive updates on legislation changes and inform me of any changes to your financial situation, goals and needs. A review meeting attracts a fee of \$550 (incl. GST). If after discussing your financial situation it becomes apparent you require personal advice, I will quote another SOA fee.

Insurance Products

Where we arrange a life insurance product, the insurer pays us an upfront commission and an ongoing commission when the product is renewed each year. The rate of upfront commission payable ranges from 0% up to 66% of the base premium. The rate of ongoing commission payable ranges from 0% - 31%. Importantly, the choice of commission payment arrangements does not affect the amount of premium payable. For example, if you purchase a life insurance policy with an annual premium of \$2,000, Your Wealth Journey Pty Ltd may receive an initial payment of up to \$1,320, calculated as $\$2,000 \times 66\% = \$1,320$; and ongoing commission of \$620 calculated as $\$2,000.00 \times 31\% = \620 .

Adhoc Advice Fees

The hourly rate for ad hoc advice will depend on the complexity of the work involved and will be between \$440 - \$550 per hour. An estimate of the time required will be provided and agreed upon prior to commencing the work. You will be invoiced for these fees after the service is provided and payment is required within 30 days from the invoice date.

Complaints

Compensation Arrangements

We have professional indemnity insurance in place. This cover extends to the conduct of our representatives and employees who no longer work with MFG Advice but who did at the time of the conduct, which could give rise to a claim for compensation. These compensation arrangements satisfy the requirements under section 912B of the Corporations Act.

If you have a complaint about the financial services provided, who can you complain to?

We pride ourselves on providing quality financial services, but should you be unhappy with our service, our licensee MFG Advice, maintains a 'complaints handling policy' and is committed to an objective, reasonable and timely solution of a complaint.

The MFG Advice internal complaints handling process is as follows:

You should first contact your adviser and tell him/her about your complaint.

If you are unable to resolve the complaint, please contact:

The Complaints Manager

MFG Advice Pty Ltd

P O Box 2249

Ivanhoe East VIC 3079

After this, your complaint will be investigated, and a response will be prepared and sent to you within 10 business days (or longer if agreed by you).

We shall endeavour to resolve the complaint promptly and impartially with you.

If we are unable to satisfactorily resolve the complaint with you within 30 business days, then you have the right to refer it to the Australian Financial Complaints Authority (AFCA).

AFCA is an independent external complaints resolution scheme which is free of charge to you. MFG Advice is a member of this scheme, as required by law.

AFCA can be contacted on 1800 931 678 or at: www.afca.org.au.

You can also write to them at:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

ASIC also has an information line on 1300 300 630 which you may use to make a complaint and obtain more information about your rights.