

Acctpro Financial Service AFSL 423636 trading as YML Financial Planning  
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## **What you need to know about our services and how we work with you**



## **FINANCIAL SERVICES GUIDE**

Version: 10  
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## Why this guide is important to you

This Financial Services Guide explains the financial planning services we provide, as well as giving you important information that will help you decide if you want to use any of these services. It explains the following:

- Acctpro Financial Services, trading as YML Financial Planning, is the holder of Australian Financial Services Licence
- The services we provide
- How we deal with a complaint if you are unhappy with our services
- How YML Financial Planning is paid
- YML Financial Planning relationships with others
- Relationships that could influence the advice we give you
- YML Financial Planning privacy policy

## Other documents you may receive

If we provide you with personal advice, it will normally be documented in a **Statement of Advice**, which sets out our advice, the basis of that advice and details about the fees, costs and other benefits payable as a result of the advice given. If we provide further advice, a statement of advice may not be required. We will keep a copy of any advice we provide. You can request a copy of the advice at any time using our contact details in this Guide.

If we recommend a financial product or arrange a financial product for you, we will make available a **product disclosure statement**, or IDPS guide where relevant, which provides you with important information about the product, such as its features and risks, to help you decide whether to buy that product or not.

### Not Independent

YML Financial Planning Pty Ltd receives commission payment on Life Insurance Products. This allows us to advise and place your insurance without charging you, the client, directly but rather receiving remuneration from product issuers. By doing this we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask your adviser.

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# About YML Financial Planning

Acctpro Financial Services, trading as YML Financial Planning, provides services to you as an AFSL holder.

Acctpro Financial Services is a financial planning firm that was established in 2009.

Since then it has grown to become a market leading specialist in the provision of financial planning.

Our team has a wealth of knowledge and experience which provides clients with professional expertise and quality financial strategies. YML Financial Planning is an experienced and professional organisation that is well placed to partner with you into the future.

We believe that financial planning is a lifelong commitment and through regular guidance and knowledge an individual will be able to stay on track to meet their lifestyle and financial goals.

YML Financial Planning help clients at all stages of their lives, from building wealth, growing their businesses, preparing for retirement and beyond. We do this by offering a comprehensive approach to wealth management which combines access to a diversified range of financial advice services and specialist advisers.

## Firm Details

**YML Financial Planning**

**ABN: 28 109 106 443 (Acctpro Financial Services Pty Ltd)**

**AFSL: 423636**

**T** 02 8383 4444

**F** 02 9389 9091

**E** info@ymlgroup.com.au

**Web** www.ymlgroup.com.au

## Office Location

YML Group

**Street:** Suite 2204 Level 22, 520 Oxford Street, Bondi Junction NSW 2022

**Postal:** PO Box 800, Bondi Junction NSW 1355

# Our Services

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange. You can choose to receive advice addressing any of these aspects as well as the timing of our advice all at once or over time, as required to meet your needs as they arise.

We will work with you to identify the level of advice and services appropriate for you to meet your financial goals.

## We can provide advice on:

- Investments and strategic asset allocation
- Budget and cashflow management
- Debt management
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- In particular we specialise in:
  - Financial planning & investment planning
  - Retirement & superannuation
  - Strategies
  - Self-managed superannuation funds
  - Personal risk insurance advice
  - Employee benefits: education & communication

## We can arrange the following products and services:

- Superannuation, including retirement
- Savings accounts
- Employer superannuation
- Self-managed superannuation funds (SMSF)
- Borrowing within your SMSF
- Managed investments
- Separately managed accounts
- Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)
- Standard margin loans
- Retirement income streams, including pensions and annuities

- Insurance (life cover, disability, income protection and trauma)
- Life investment products including whole of life, endowment and bonds
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Arranging for listed securities, shares and debentures to be bought or sold via a broker
- Securities (including direct shares and corporate debentures)
- Various structured products

## Transaction services

If you do not require advice from us, but wish to complete a transaction, we can arrange for you to apply for the types of products referred to above. In these cases, we can take your instructions and arrange for the transaction to be completed, without providing personal advice. If you wish to proceed without advice from us, normally we will ask you to confirm your instructions in writing and sign an acknowledgement form.

## Using our services

We will work with you to agree what advice and services we will provide and when and how often we will provide them. Where you agree to ongoing advice and services, the details will be documented and provided to you. This includes the frequency of contact between us, any service standards that apply and how the service can be terminated. If at any time you wish to terminate your relationship with us, please contact us using the details shown in this guide.

## How you can give us instructions about your financial products

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions by telephone, mail or email. We can only accept your instructions via email once you have signed an authority form.

## Providing information to us

To develop a successful financial strategy, including recommending suitable products which will meet your needs, we need to consider your personal circumstances and financial goals. We will ask you for information about your financial situation when we meet with you. You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your needs, objectives and financial situation. It is also important that you keep us up to date by informing us of any changes in your circumstances, so we are able to determine if our advice continues to be appropriate.

## Our approach to selecting products

YML Financial Planning researches a broad range of products and services and selects those based on their quality and suitability for our clients. YML Financial Planning also conducts ongoing reviews to ensure that the products and services remain competitive and continue to meet the needs of our clients. Details of the researched products and services are in the YML Financial Planning Research List, which is available on request.

The list includes products and administration services that are operated or promoted by YML Financial Planning. While there may be other products and services also suitable for you, we only advise on and recommend products and services on that list.

# Our Financial Advisers

## About Mark Raymond

**Financial Adviser**  
**Director of Acctpro Financial Services**



### Qualifications

- MBA – Master of Business Administration (South Africa)
- Adv. Dip.FS - Advanced Diploma in Financial Services (Financial Planning)
- Diploma in Advanced Property Practice

**P** 02 8383 4400  
**E** [mark.raymond@ymlgroup.com.au](mailto:mark.raymond@ymlgroup.com.au)

I have had more than 15 years' experience as a financial adviser and is accredited through FASEA as a registered Financial Adviser.

### Areas of Advice

- Shares
- Managed Investments
- Superannuation
- Portfolio Management
- Self-Managed Superannuation Funds (SMSF)
- Personal Insurance
- Margin Lending
- Estate Planning

### How I am paid

I receive a salary as an employee of YML Financial Planning. I could also receive performance bonuses which may be based on the financial performance of YML Financial Planning.

## About Peter Sheldon

**Associate Adviser of Acctpro Financial Services**



### Qualifications

- Bachelor of Commerce
- Bachelor of Financial Advising
- Kaplan Accredited Listed Product Adviser
- ASIC RG 146 Compliant

**P** 02 8383 4400

**E** [peter@petersheldon.com.au](mailto:peter@petersheldon.com.au)

Peter has 41 years of experience in the provision of financial/accounting advice and 25 years' experience in the provision of financial planning advice.

Peter attained a Bachelor of Commerce from University of New South Wales on 10th October 1979. He is a Fellow of CPA Australia with specialist accreditation in Tax and Financial Planning. He is also an accredited specialist SMSF advisor with SPAA.

### Areas of Advice

- Managed Investments
- Listed Securities
- Superannuation
- Margin Lending
- Portfolio Management
- Personal Insurance
- Estate Planning

### How I am paid

I receive a salary as an employee of YML Financial Planning. I could also receive performance bonuses which may be based on the financial performance of YML Financial Planning.

# Our Relationships and who we represent

## Our relationships

It is important for you to understand the relationships that exist as they may be considered to influence our recommendations to you.

## Our other business activities and relationships

We conduct the following business activities separately to our relationship with YML Financial Planning:

- **YML Chartered Accountants**

Accounting, taxation, financing and business advisory services are provided by Yoav Mark Lewis Chartered Accountant ABN 32 973 432 924 Tax Agent Number 58673008

- **YML Finance**

Mortgage services are provided by YML Finance ATF Acctpro Finance Unit Trust ABN 88 695 578 503 Australian Credit Licence 398415

YML Financial Planning is not involved in the business activities of the businesses listed above and is not responsible for any activities relating to the businesses. The businesses do not act as a representative of YML Financial Planning.

# Paying for the services we provide

Our preferred method of payment is by an agreed fee. We will negotiate and agree on fees and payment options with you prior to providing our advice and services. You will therefore understand the services that will be provided to you and the costs involved before any commencement of service.

If we are the servicing adviser for your employer, we will agree on the advice fee with your employer and disclose this to you.

The actual costs will typically be shown in writing to you. You can ask us for details of the remuneration or other benefits at any time before implementation is completed.

You may choose to pay fees directly to YML Financial Planning or where possible, they can be deducted from your product.

## Fees

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and YML Financial Planning and invoiced directly to you.
- Our agreed advice fees may include charges for:
  - Initial advice
  - Ongoing advice
- Initial Commission Insurance - a percentage of the value of your insurance premiums
- Ongoing Commission Insurance - a percentage of the value of Insurance premiums, usually calculated at the end of each month in which you maintain or renew your insurance products.
- All fees and commissions will be paid directly to Acctpro Financial Services, the licensee.

## Our Service Fees

- Initial consultation: **free**
- Limited or specific advice: \$550
- Holistic advice: \$550 to \$5,500
- Ongoing services: \$220 - \$3,300 per month

## Indirect benefits from product providers

Any benefits we receive that may reasonably be considered to influence our advice and services to you will be disclosed in our written advice.

We keep an Alternative Remuneration register of indirect benefits received from product issuers that are greater than \$300. A copy of this register is available upon request. We may also receive indirect benefits that are valued at less than \$300 for example business lunches, tickets to sporting or cultural events, corporate promotional merchandise and other minor benefits.

# Important information for you to know

## Your privacy

Your privacy is important to YML Financial Planning. To learn more about the collection and the use of your personal information for marketing and other purposes see the Privacy Policy Statement at [www.ymlgroup.com.au](http://www.ymlgroup.com.au). We keep records of your investment objectives, financial situation and needs and our recommendations to you. If you wish to examine your file or to get access to your personal information, please call us.

## Complaints

1. If you have a complaint about the advice or services provided to you, then contact us using our contact details in this guide. We will try to resolve your complaint quickly and fairly.
2. If your complaint relates to a financial service and is not satisfactorily resolved within three business days, please lodge your complaint in writing to:

Complaints Officer – Mark Raymond  
YML Financial Planning  
PO Box 800  
Bondi Junction NSW 1355

If we cannot reach a satisfactory resolution within a further 30 days you can send your complaint to the Australian Financial Complaints Authority at:

GPO Box 3  
Melbourne VIC 3001  
P: 1800 931 678  
Web: [www.afca.org.au](http://www.afca.org.au)

Australian Financial Complaints Authority is an independent external dispute resolution service, of which YML Financial Planning is a member. The service is free of charge. However, there are some limits on the size of claims that can be handled by the Australian Financial Complaints Authority. For details of the current limits, please go to their website.

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 to make a complaint and obtain information about your rights. You can also contact the Financial Planning Association (FPA) at [www.fpa.asn.au](http://www.fpa.asn.au) to make a complaint (please note that the FPA cannot award compensation).

## Compensation and insurance

### Our firm – Acctpro Financial Services

Our firm and financial advisers are covered by professional indemnity insurance, satisfying the requirements under the Corporations Act for compensation arrangements which is taken out to ensure sufficient resources will be available to meet any potential claims against our firm and financial advisers. The insurance covers claims arising from the actions of former employees or representatives of YML Financial Planning, even where subsequent to these actions they have ceased to be employed by or act for YML Financial Planning.