

Adviser Profile



Simon Young, ADFS (FP), AFA

Wealth Generations Partnership ABN 94 677 808 334

If you would like to make an appointment, please contact my office on:

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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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The Partnership of Bejarian Nominees Pty Ltd as The Trustee for Foster Generations Trust, JMAM Nominees Pty Ltd as The Trustee for Jarrad Murphy Family Trust & Simon P S Young & Associates Pty Ltd as The Trustee for The Simon P S Young Family Trust trading as Wealth Generations Partnership (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners).

Simon Young is an Authorised Representative of Financial Services Partners.

Simon Young can work with you to prepare and implement comprehensive investment, retirement, risk management and estate planning strategies for all your needs. In addition, he offers business and professional clients advice on investment and trading structures for both asset protection and tax planning purposes as well as the establishment and management of self managed superannuation funds.

Another of Simon's abilities is to review a client's present asset position with a view to restructuring to maximise future tax effectiveness. All recommendations are based upon an analysis of your needs, objectives and personal circumstances. Alternatively, you may instruct him to purchase particular products or investments on your behalf.

Simon has had over 20 years experience in the financial services industry. He is authorised by Financial Services Partners to give advice on investment, superannuation, risk management and estate planning matters in general.

Simon Young is an estate and financial planning specialist who places a high importance on building and maintaining long term relationships with all clients. A commitment to customer service is of particular importance in establishing enduring relationships with all clients.

He provides advice in a number of areas, including:

- Investment Advice
- Superannuation
- Retirement Planning
- Estate Planning
- Risk Management
- Debt Management and Budgeting

AREAS OF ADVICE

Simon Young is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Business insurance
- Estate Planning
- Self Managed Superannuation Funds
- A wide range of approved ASX listed investments within the ASX 200

REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

Fee for service

As an Authorised Representative of Financial Services Partners, all fees for the provision of financial services by the Practice are paid directly by you to Financial Services Partners, who will then pass on that fee, less an agreed amount (the Licensee Fee) to the Practice.

The Licensee fee the Practice pays Financial Services Partners will range between \$0 and \$70,000 (exc. GST) per annum.

I will disclose, at the time I provide you with advice, the amounts that Financial Services Partners receives (that is, the Licensee Fee), as well as the amounts the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

Salary

I am/may be paid a salary based on experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

Remuneration from a product or service provider

As outlined above, at the time we provide advice to you, I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

_____ Date _____