



# Wealth Foundry Private

F O R G I N G   F I N A N C I A L   F U T U R E S

## FINANCIAL SERVICES GUIDE

Banyan Securities | AFSL 484 139

Version 3.1 | Effective 21 January 2025

Part 1





## PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Banyan Securities and your Financial Adviser (Adviser), who is an authorised representative of Banyan Securities. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

**This document has two parts being this part and the “Adviser Profile”. Both parts should be read in conjunction to give you a full understanding of the services being offered.**

### NOT INDEPENDENT

Banyan Securities may receive commissions associated with the issue of life insurance products.

Two associated entities operate as Corporate Authorised Representatives of Banyan:

1. **14 Collings Pty Ltd (“Pearl”)**  
Pearl is the promoter of the Pearl Superannuation Service and Pearl Investment Service and manages the Pearl Managed Portfolios. Pearl and Brightday Advisers share a degree of common ownership.
2. **Pearl Structured Investments Pty Ltd (“PSI”)**  
PSI manages the Pearl Managed Portfolios on the Dash Super and Non-Super platforms and also shares a degree of common ownership with Brightday Advisers.

In both arrangements, Banyan or its associated entities may receive benefits.

For these reasons, we do not represent ourselves as independent, impartial, or unbiased. Please refer to the ‘Remuneration’ section for more information.

## HOW TO CONTACT US

Banyan Securities  
ABN 79 609 452 226

4 Sycamore Street Box Hill South  
VIC 3128



+61 3 9595 3855



[info@banyansec.com.au](mailto:info@banyansec.com.au)



[www.banyanadvisers.com.au](http://www.banyanadvisers.com.au)



## INFORMATION ABOUT BANYAN SECURITIES PTY LTD

Banyan Securities is a privately owned company. Banyan Securities Pty Ltd holds an Australian Financial Services Licence (number 484139) issued under the Corporations Act 2001 (Corporations Act). Banyan Securities provides financial planning services through its financial advisers and their financial planning practices. Banyan Securities financial advisers are authorised representatives of Banyan Securities Pty Ltd under the Corporations Act.

Your financial adviser may be an employee of a financial planning practice, which may also be a Corporate Authorised Representative of Banyan Securities. These relationships will be explained to you in more detail in the Adviser Profile part of this FSG. When authorised financial services are provided to you by Banyan Securities financial advisers and their financial planning practices, they are provided to you on behalf of Banyan Securities

## FINANCIAL SERVICES AND PRODUCTS PROVIDED BY BANYAN SECURITIES

Banyan Securities can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.



### Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care



### Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds Issued by a Government
- Managed Investments (including investor directed portfolio services;
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Debentures
- Standard Margin Lending Facilities
- Gearing



### **Wealth Protection**

Term Life Insurance  
Total and Permanent Disability (TPD) Insurance  
Trauma Insurance  
Income Protection Insurance  
Business Insurance



### **Other Financial Planning Services**

Budgeting and Cashflow Management  
Debt Management  
Estate Planning Assistance  
Ongoing review services  
Transaction/execution only services

## **FINANCIAL SERVICES AND PRODUCTS THAT ARE NOT PROVIDED BY OR ON BEHALF OF BANYAN SECURITIES**

Your adviser is only authorised to provide the services outlined in the Adviser Profile in their capacity as an authorised representative of Banyan Securities and is not authorised to provide any other services or any other products on behalf of Banyan Securities as an authorised representative or as an agent or in any other capacity (i.e. as an employee or contractor). Examples of products and services that are not authorised include:



### **Services & Products Not Provided**

Products that are not on Banyan Securities Approved Product List  
or have not otherwise been approved by Banyan Securities

Accounting services  
Legal advice  
Mortgage origination services  
General insurance services  
Direct property services (including advice and other services  
in relation to the sale and purchase of real property)  
Options and Warrants  
Gold bullion and other precious metals advice  
Foreign exchange advice  
Advice on collectables, including art

## THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:



### Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Fact Find** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.



### Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (PDS)**. The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).



### Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.



## GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you with a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

## FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a **Fee Disclosure Statement** (FDS) annually.

The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a **Consent Form** that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

## HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

## WHY YOU NEED TO PROVIDE US WITH INFORMATION

We have an obligation under the Corporations Act to seek information from you for the purposes of providing personal financial advice. It is up to you to specify how you wish to provide us with this information and instruct us accordingly. Information and instructions can be provided to us by telephone, post or email. It is in your interests to provide us with all relevant information about your personal and financial circumstances so as to assist us to assess your situation and be able to make suitable recommendations.

How we protect your privacy is outlined in our Privacy Policy. This is referred to later in this FSG.

## REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

### Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Banyan Securities before being distributed to your Adviser or to the financial planning business.

Your adviser may receive alternative forms of remuneration from time to time. Non-monetary benefits worth more than \$300 are considered "conflicted remuneration" under FOFA and are

therefore banned unless they are covered by an exception e.g. for training and education. Receipts of non- monetary benefits worth between \$100 to \$300 will be recorded by Banyan Securities in a register at least each quarter, in line with the FSC/FPA Industry Code of Practice on Alternative Forms of Remuneration in the Wealth Management Industry. Alternative remuneration registers are maintained by fund managers, IDPS (platform) providers, life insurers, financial advisers and licensees. Banyan Securities register is available to you for inspection at Banyan Securities offices within 7 days of your request.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

### The Licensee

Banyan Securities receives a flat fee per Adviser/Practice for the provision of services required under its AFSL.

### Relevant associations and relationships of your adviser and Banyan Securities

Your adviser will usually be the principal or an employee of a financial planning practice or partnership that is authorised to provide financial services on behalf of Banyan Securities.

Banyan has relationships with different organisations that help Banyan and our advisers in different ways. This support may include subsidised training and education events by way of sponsorship. These sponsors may change from time to time.

14 Collings Pty Ltd ("Pearl") is a Corporate Authorised Representative of Banyan. Pearl is the promoter of the Pearl Superannuation Service and Pearl Investment Service and is the manager of the Pearl Managed Portfolios. Pearl and Banyan Securities have a degree of common ownership.

Pearl Structured Investments Pty Ltd ("PSI") is a Corporate Authorised Representative of Banyan. PSI is the manager of the Pearl Managed Portfolios on the Dash Super and Non-Super platforms. PSI and Banyan Securities have a degree of common ownership.

Please note that no payment or other reward is provided to Authorised Representatives when recommending Pearl Superannuation Service, Pearl Investment Service and Pearl Managed Portfolios. Banyan (but not its authorised representatives) may receive payments from Pearl. Some Banyan advisers may have referral arrangements with other professionals. In some circumstances referral fees may also be paid. General information will be included in the Adviser Profile, with more specific details in your SoA (if relevant)





## COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Complaints Manager to discuss your complaint.

Phone 03 9595 3855

Email [info@banyansec.com.au](mailto:info@banyansec.com.au)

Mail Complaints Manager

Level 1, 181 Bay Street

Brighton VIC 3186.

2. We will acknowledge receipt of a complaint immediately. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone 1800 931 678 (free call)

Online [www.afca.org.au](http://www.afca.org.au)

Email [info@afca.org.au](mailto:info@afca.org.au)

Mail GPO Box 3  
Melbourne VIC 3001

## Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

## PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Banyan Securities respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy at [www.banyansec.com.au](http://www.banyansec.com.au)





**Wealth Foundry Private**

FORGING FINANCIAL FUTURES

Wealth Foundry Private Pty Ltd  
ACN 676 319 154  
ABN 517 518 540 91  
Unit 20, 202-220 Ferntree Gully Road  
NOTTING HILL VIC 3168  
  
PO Box 2725  
MOUNT WAVERLEY VIC 3149  
  
t +61 3 9095 8210  
e [info@wealthfoundry.com.au](mailto:info@wealthfoundry.com.au)

# Financial Services Guide

## Part 2 - Adviser Profile

York Au

---

Date: 21 January 2025

---

## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgement (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) 1 January 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative of Banyan Securities Pty Ltd ('Banyan') and Wealth Foundry Private Pty Ltd.

I am authorised by Banyan to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Banyan to distribute this FSG.

Banyan Securities Pty Ltd  
ABN 79 609 452 226 holder of  
Australian Financial Services Licence No. 484139  
4 Sycamore Street Box Hill South, Vic 3128.

Email: [info@banyansec.com.au](mailto:info@banyansec.com.au)  
Website: [www.banyanadvisers.com.au](http://www.banyanadvisers.com.au)

## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is York Au.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to York Au and Wealth Foundry Private Pty Ltd. The term 'Representatives' refers generally to Banyan's Authorised Representatives.

My Authorised Representative number is 1003357 and the Corporate Authorised Representative number is 1313119.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

York (Yorkie) Au is a professionally astute financial adviser who has over 16 years experience in the industry. Prior to joining Wealth Foundry Private, she worked with boutiques and several major financial institutions – CBA, HSBC and Westpac. Her passion is to help clients achieve the life that they want to live in retirement. Yorkie specialises in Self Managed Super Funds, she holds a Bachelor of Commerce (Hons) and is FASEA qualified. She is fluent in English, Mandarin and Cantonese.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

Yorkie has the following qualifications:

- Bachelor of Commerce (Honours) – University of Melbourne (2022)
- Diploma of Financial Planning – Deakin University (2004)
- Certified Financial Planner – Financial Planning Association of Australia (2006)
- Marking Lending and Geared Investments – Kaplan (2011)
- Self-Managed Superannuation Funds – Kaplan (2011)

#### DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

No

## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Banyan to provide financial services, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Superannuation products;
- Retirement savings account products;
- Securities (e.g. shares);
- Margin Lending; and
- Managed Discretionary Account (MDA)
- Self-Managed Superannuation Funds

#### ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Banyan to provide advice or services in the following areas:

- Standard margin lending facilities;
- Derivatives;

Please ask me if you would like a referral for any financial services not listed here (for example credit advice). If I receive a specific fee for this referral, it is disclosed below in Section 3 'Fees and Charges'. It may also be disclosed in an advice document such as a Statement of Advice ('SoA'), if I provide you with personal advice.

#### HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgement'.

#### PRIVACY STATEMENT

In addition to the information provided in the Banyan FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.banyansec.com.au](http://www.banyansec.com.au) and/or by calling us on 03 9595 3855.

## SECTION 3

### FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Banyan.

If any fees or commission is payable, Banyan receives those fees or commissions then pays up to 100% of those commissions to Wealth Foundry Private Pty Ltd. A proportion of all the fees and commissions Wealth Foundry Private Pty Ltd receives per annum is payable to Banyan.

#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (Statement of Advice) prepared, a plan preparation fee (between \$3,300 - \$33,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you. Please note my initial advice fees still apply where you decide not to implement my advice.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed
  - a. a range from \$330 (min.) to \$7,700 (max.); or
  - b. \$330 per hour; or
  - c. 0.5% of the initial funds invested, or 77% of initial premium (22% after the first year)
 the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from \$2,750 to \$35,000 per annum. All fees may be deducted from your investment funds and paid to me by product providers instead of being invoiced directly to you

Where a placement fee and/or implementation fee is charged, I may rebate all or part of the initial commissions and/or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee to you.

All fees are inclusive of GST.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

#### **WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?**

Wealth Foundry Private Pty Ltd receives 100% of fees, commissions and incentives. The directors of Wealth Foundry Private Pty Ltd have a profit share arrangement to distribute company profits annually to shareholders and staff.

#### **WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?**

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

#### **WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?**

I provide and receive referrals for certain financial services but do not pay nor receive benefits for these referrals.

## SECTION 4

### CONTACT & ACKNOWLEDGEMENT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

**Your Financial Adviser:** **York (Yorkie) Au**  
**Wealth Foundry Private Pty Ltd**  
Phone: (03) 9095 8210  
Email: [info@wealthfoundry.com.au](mailto:info@wealthfoundry.com.au)

**Practice details:** Wealth Foundry Private  
Unit 20, 202-220 Ferntree Gully Road, Notting Hill VIC 3168  
Phone: (03) 9095 8210  
Website: [www.wealthfoundry.com.au](http://www.wealthfoundry.com.au)

#### ACKNOWLEDGEMENT – CLIENT COPY

I/We acknowledge that I was/we were provided with the Banyan Securities Pty Ltd FSG Part 1 dated 21 January 2025 and Part 2 (Adviser Profile) dated 21 January 2025.

Client name:	_____	Date received:	_____
Client signature:	_____		_____
Client name:	_____	Date received:	_____
Client signature:	_____		_____

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the Banyan Securities Pty Ltd FSG Part 1 dated 21 January 2025 and Part 2 (Adviser Profile) dated 21 January 2025 as follows:

Sent to (Client name(s)): \_\_\_\_\_  
Sent on (Date): \_\_\_\_\_  
Sent by (Name): \_\_\_\_\_

**ACKNOWLEDGEMENT – ADVISER COPY** (to be retained on client file)

I/We acknowledge that I was/we were provided with the **Banyan Securities Pty Ltd** FSG Part 1 dated 21 January 2025 and Part 2 (Adviser Profile) dated 21 January 2025.

Client name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date received: \_\_\_\_\_

Client name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date received: \_\_\_\_\_

OR complete as follows if Financial Services Guide is mailed to Client(s):

I confirm that I sent a copy of the **Banyan Securities Pty Ltd** FSG Part 1 dated 21 January 2025 and Part 2 (Adviser Profile) dated 21 January 2025 as follows:

Sent to (Client name(s)): \_\_\_\_\_

Sent on (Date): \_\_\_\_\_

Sent by (Name): \_\_\_\_\_



**BANYAN SECURITIES**

Banyan Securities Pty Ltd  
ABN 79609452226  
AFSL No.: 484139