



## FINANCIAL ADVISER PROFILE (FSG Part 2)

# Bronson Yau

Financial Adviser/ Director



Suite 11, 14 Albert Street, Blackburn Vic 3130



0438 887 117 | Bronson.yau@unchartedwealth.com.au

## Overview

Bronson Yau and Uncharted Wealth Pty Ltd trading as Uncharted Wealth are Authorised Representatives Nos 1253882 and 1253883 (respectively) acting under authority from Hejaz Financial Advisers.

Bronson Yau has been in the financial services industry since 2008. Bronson has experience from working in the banking and private sectors and vast amount of experience dealing in the retirement and age pension space. He has been appointed in senior roles within the banking and independent planning companies. He also looks into financial management, financial analysis, and implementing process improvements that improve business growth.

Bronson brings an extensive level of knowledge including experience developing strategic partnerships with business partners and institutions to create an increased value proposition to our clients' enhancing client overall productivity and satisfaction.

## Education

- **Graduate Diploma in Financial Planning**  
Victoria University
- **Graduate Certificate in Financial Planning**  
Victoria University
- **Advanced Diploma in Financial Planning**  
International Institute of Technology
- **Diploma Financial Planning & Margin Lending**  
Kaplan
- **Bachelor in Resource Management**  
Melbourne University
- **Bachelor in Electronic Engineering**  
Latrobe University

## Authorisations

Bronson Yau is a Principal of Uncharted Wealth Pty Ltd who are both authorised by Hejaz Financial Advisers to offer the following services to retail and wholesale clients:

- Provide financial product advice; and
- Deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

In respect of the following financial products:

- Deposit and payment products
- Debentures, Stocks or Bonds issued by a Government
- Life Products, including:
  - i. Investment Life Insurance Products
  - ii. Life Risk Insurance Products
- Interests in Managed Investment Schemes (incl IDPS)
- Retirement Savings Account Products
- Superannuation
- Standard Margin Lending Facility

## Advice Fees and Charges

Bronson Yau will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; and/or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Fees may be fixed dollar amounts, hourly rates, or asset-based percentages (where allowed) and are invoiced directly or, where permitted, deducted from your product(s). For ongoing fee arrangements, your Adviser will provide an annual Fee Disclosure Statement and seek written consent to renew and (where applicable) deduct fees; if consent is not provided within the required period, the arrangement will cease.

Details of the ranges and amounts of remuneration are set out below. Amounts are exclusive of GST

| Type of Remuneration   | Initial            | Ongoing            |
|------------------------|--------------------|--------------------|
| Adviser Service Fees   | \$1,500 – \$10,000 | \$1,500 – \$10,000 |
| SoA Preparation Fee    | \$1,500 – \$10,000 | –                  |
| Hourly Rate            | \$500              | –                  |
| Investment Commission* | –                  | –                  |
| Insurance Commission^  | 60%                | 20%                |

*\*based on a % of funds invested*

*^based on a % of the premium*

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

Bronson Yau pays licensing fees to Hejaz Financial Advisers Pty Ltd and will receive revenue earned from the financial services provided to you. **A two-year claw-back of commissions may apply.**

## Other Benefits Bronson Yau May Receive

From time to time Bronson Yau may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than \$300. A register listing the details of any non-cash benefits between \$100 and \$300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information, you can request a copy of the register.