

FINANCIAL SERVICES GUIDE

VERSION 4.2



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UGO 
UNITED GLOBAL CAPITAL

Throughout this Financial Services Guide, **United Global Capital Pty Ltd** is referred to as '**UGC**', '**we**', '**us**', '**our**' or any such variations.

This FSG does not relate to financial services provided by firms, companies, individuals or institutions with which UGC does business, or to whom they introduce clients.

This Financial Services Guide (FSG) is dated **5 October 2021** and replaces all previous versions. The section headed '**Who is my Adviser**' may be dated a later date than the body of this FSG, because that section relates to the activities of a particular adviser.



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ABOUT THIS GUIDE

This Financial Services Guide (FSG) is an important document that is designed to tell you about:

- Who we are.
- The financial services we offer.
- How to contact us.
- Who your adviser is.
- What your adviser is able to provide.
- What is General Financial Advice.
- What is Personal Financial Advice.
- Product disclosure statements.
- Information we need from you.
- What you pay for our services.
- How you can engage our services.
- How you may provide us instructions.
- Our online investment reporting service.
- How we pay our advisers.
- Our associations that you need to know about.
- What to do if you have a complaint about our services.
- Professional Indemnity Insurance.

If you need further information on any of these matters, please ask.



I WHO IS UNITED GLOBAL CAPITAL

United Global Capital, from here on referred to as “UGC”, is a private wealth investment and financial advisory firm. Our record of achievement and reliability is based on providing some of the highest quality investment and financial advice in Australia. We offer extensive skills to mirror the different needs of clients, with great emphasis placed on research to support the advice and the products provided.

UGC is the holder of an Australian Financial Services Licence (AFSL 496179) and is authorised to provide financial services under this licence.

Under this licence, UGC can authorise advisers and advisory firms to operate financial services businesses. UGC can authorise individuals and businesses who it views as meeting certain strict educational, experience and competency requirements as described under law, to advise and deal in the following instruments under its licence:

- **Deposit products** (including bonds, term deposits & savings accounts).
- **Derivatives** (including options, warrants, futures & CFDs).
- **Foreign exchange** (including currency & currency derivatives).
- **Government debentures** (including Australian & international).
- **Life insurance products** (including Life, TPD, income protection & trauma).
- **Managed investment schemes** (including managed funds, IDPS, syndicates & unit trusts).
- **Retirement savings accounts.**
- **Securities** (including equity, debt & hybrid).
- **Superannuation** (including self-managed superannuation, retail, corporate & industry).

I HOW TO CONTACT UNITED GLOBAL CAPITAL

You can contact United Global Capital using the details outlined below:

OFFICE ADDRESS

United Global Capital
Level 33, 360 Collins Street
Melbourne
Victoria 3000
Australia

Phone: +61 3 8657 7640

Fax: +61 3 8657 7641

Email: info@ugc.net.au

Web: ugc.net.au

POSTAL ADDRESS

United Global Capital
PO Box 561, Flinders Lane
Melbourne
Victoria 8009
Australia

I WHO IS MY ADVISER?

UGC has Authorised Representatives (Individuals) to provide financial services. As the licensee, UGC is responsible for the advice you receive from us and our advisers. UGC advisers are only able to provide products that appear on the UGC Approved Product List, which can be viewed on our website (<http://ugc.net.au>).

The details of your nominated adviser can be found by requesting a copy of his or her Adviser Profile from UGC.

To the extent that United Global Capital authorises its representatives to do so, your adviser can help you to apply for the financial products referred to above and can also give you financial product advice in relation to them. If your adviser is unable or unwilling to provide you with advice or services in respect of certain products, the adviser will refer you to another representative who should be able to assist you.

I GENERAL FINANCIAL ADVICE

There may be times where UGC offers you general financial advice. You should note that general financial advice does not relate specifically to you and therefore may not be appropriate to your particular financial needs, objectives and circumstances. You need to take this into account before deciding whether or not to act on it.

I PERSONAL FINANCIAL ADVICE

If we provide you with personal financial advice, then you will initially receive a Statement of Advice ("SoA") when or as soon as practical after the advice is given. This statement will set out the advice, the basis on which the advice was given and any remuneration or other benefit that we, including our representatives and associates, may receive. We will also include details of any matter that might reasonably be expected to be capable of influencing us in providing this advice.

If you maintain an advice relationship with us, then generally we will not provide a SoA for further advice situations, unless there have been significant changes to either your personal circumstances or the basis of the advice since your last SoA was provided. In these circumstances, however, we are still required to keep a Record of Advice ("RoA"). You have the right to request a copy of the RoA at any time.

I PRODUCT DISCLOSURE STATEMENTS

When advice is given, we will also give you, where appropriate, a Product Disclosure Statement issued by the product provider containing information you would reasonably require to make a decision about whether to acquire the financial product. The PDS will disclose details of any fees and charges payable for that product.



I INFORMATION WE NEED FROM YOU

Depending on the type of service being sought, we may ask you to provide certain personal information to your adviser, either in writing or verbally. This may involve a quite detailed process of both qualitative and quantitative data collection. Please ensure that your adviser becomes aware of any changes that may be relevant when advice is given in the future.

- **What Information Do We Retain About Clients**

We maintain a record of your personal profile, which may contain details of your objectives, financial situation and needs. We maintain records of any recommendations made to you, together with summaries of meetings and transactions. All these records are our property and must be retained for production to the regulatory authorities upon their request. If you wish to examine our file, you may ask us and we will make arrangements for you to do so.

- **What Are The Possible Consequences Of Not Providing This Information**

You are, of course, at liberty to decline to provide some or all of this information. If you do not provide it, any recommendations we make may not be appropriate to your needs and objectives. In certain cases, your failure to provide information may place us in a position where we cannot provide any advice or any financial services to you.

- **General Advice Warning**

When we provide General Advice (whether or not we have a record of your personal details), our advice will not take into account your personal financial objectives, needs or circumstances and may therefore not be appropriate for you. As we indicated above, in such circumstances you must determine if our advice is appropriate for you.

All information is kept strictly confidential, and you can obtain a copy of our Privacy Policy from your adviser or from www.ugc.net.au.



As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents, such as passports and driver licence. We will also retain copies of this information.

We assure you that this information will be held securely.

I WHAT DO YOU PAY FOR OUR SERVICES?

UGC and your Adviser are remunerated through a combination of fees and commissions that you are charged. To assist you in making an informed decision, UGC or your Adviser will discuss with you and agree on any fees payable before providing a service. The Corporations Act requires us to fully disclose all fees and charges, so if you are in doubt please ask us to explain.

You may be charged a fee for the services we provide, or we may be paid a commission or brokerage, or a combination of the two may apply. All fees and commissions are payable to the licensee (United Global Capital) and include the fees we pay for clearing and settlement where appropriate.

The level will vary with the financial product being traded, the frequency of your trading activity, the type and level of service and the size of the transaction. Fees and commissions are subject to negotiation prior to us providing you with a financial service. As part of our negotiations, all share trades would normally be subject to a minimum dollar cost, which would apply if the brokerage calculated by any other method fell below the minimum figure.

Once disclosed and agreed, these fees and commissions will be charged at the time your transaction is executed or the service is provided.

The fees and charges for our specific services are outlined in more detail in Section 9.0.



I STRATEGIC FINANCIAL ADVICE

UGC offers a comprehensive strategic financial advice service where we provide an in-depth analysis of your current financial position, financial needs, aims and objectives. It will cover all relevant areas of our advisory services. We will assess your tolerance for risk and advise you on the most appropriate strategies and structures to ensure that you have every chance of securing your financial future.



9.0.1

LIMITED SOA

Designed for clients who require advice on specific aspects of their affairs. This service starts from \$1,100 and, in consultation with your adviser, will be tailored according to your needs and goals so you get the advice at the price you want.

Choose from our menu of advice to finalise your Scope of Advice and get a price.



Price: from \$1,100

9.0.2

COMPREHENSIVE SOA

A comprehensive strategic advisory service designed for PAYG employees. Appropriate for singles and couples with aspiration to achieve specific personal and financial goals and financial independence.

- **Goal Setting & Personal Development**
- **Budgeting/Cash Flow Advice**
- **Debt Management & Debt Reduction Advice**
- **Gearing Advice (Property, Shares, CFD's)**
- **Strategic Tax Planning Advice**
- **Financial Markets Investment Advice**
- **Property Investment Advice**
- **Superannuation Advice**
- **Risk Insurance Advice**
- **Estate Planning Advice**
- **Social Security Planning**
- **Financial Modelling**



Price: \$5,500

PREMIUM SOA

An advanced strategic advisory service for professionals, self-employed, small business owners, high income, high net wealth individuals and couples. Is appropriate for those with aspirations to achieve specific personal and financial goals and financial independence.

- **Goal Setting & Personal Development**
- **Budgeting/Cash Flow Advice**
- **Advanced Debt Reduction & Debt Management Advice**
- **Advanced Gearing Advice (Property, Shares, CFD's)**
- **Strategic Tax Planning Advice**
- **Financial Markets Investment Advice**
- **Property Investment Advice**
- **Advanced Superannuation Advice**
- **CGT Analysis & Advice (Shares/Property)**
- **Risk Insurance Advice**
- **Asset Protection Advice**
- **Advanced Estate Planning Advice**
- **Social Security Planning (if Required)**
- **Financial Modelling**



Price: \$6,850

EXECUTIVE SOA

An advanced strategic advisory service designed specifically for owners of small, medium and corporate sized businesses and corporate executives. A high touch and comprehensive strategic advisory service focused on all matters related to personal and business affairs.

- **Goal Setting & Personal Development**
- **Advanced Budgeting/Cash Flow Advice**
- **Advanced Debt Management & Debt Reduction Advice**
- **Advanced Gearing Advice**
- **Advanced Strategic Tax Planning**
- **Financial Markets Investment Advice**
- **Property Investment Advice**
- **CGT Analysis & Advice**
- **Advanced Superannuation Advice**
- **Advanced Risk Insurance Advice**
- **Asset Protection Advice**
- **Advanced Risk Insurance Advice**
- **Advanced Estate Planning Advice**
- **Financial Modelling**
- **Advisory Board Establishment**



Price: \$11,000

I FINANCIAL ADVISORY SERVICES

If you wish to engage our services to develop a personalised strategic financial plan, we strongly recommend that you sign up to one of our Financial Advisory Services, to ensure that your financial strategy remains appropriate to your needs and remains on track throughout the different stages of your life.

As your personal circumstances change, so to do tax laws, government policies, investment markets and the rules which govern them. Each review is aimed at ensuring that your strategy remains appropriate for the period ahead, and ensures changes are made and implemented where necessary.

Our ongoing Financial Advisory Services are tailored to match the level of support you will require to maintain your strategy based on the breadth and scope of your Initial Statement of Advice. Each Statement of Advice service has its own tailored ongoing financial advisory support program, which we detail below:

- **Comprehensive Advisory Service**
- **Premium Advisory Service**
- **Executive Advisory Service**
- **Limited Advice**

COMPREHENSIVE ADVISORY SERVICE

A comprehensive strategic ongoing advisory service designed for PAYG employees. This tier would be appropriate for singles and couples with aspirations to achieve specific personal and financial goals, as well as financial independence.

This service is designed to review, manage, maintain, revise and update your financial strategy to so that it continues to adapt and align with changes in your:

- **Personal circumstances.**
- **The prevailing economic environment.**
- **Changes in taxation.**
- **Changes in law.**

As part of this service you will receive:

- **Two (2) review meetings each year.**
- **Unlimited access to your adviser.**
- **Financial position reporting.**
- **Benchmarking.**
- **Proactive advice and mentoring.**
- **Priority access to new investment opportunities released by UGC.**
- **Administrative support.**
- **Assumes 8 hours of support each year.**



The fee for this service is \$2,640 per annum inclusive of GST, payable monthly and direct debited from your nominated account.

PREMIUM ADVISORY SERVICE

An advanced, strategic, ongoing advisory service for professionals, self-employed, small business owners, high-income and high-net-wealth individuals and couples. This is suitable for those with considerable personal, career and financial aspirations.

This service is designed to review, manage, maintain, revise and update your financial strategy so that it continues to adapt and align with changes in your:

- **Personal circumstances.**
- **The prevailing economic environment.**
- **Changes in taxation.**
- **Changes in law.**

As part of this service you will receive:

- **Two (2) review meetings each year.**
- **Unlimited access to your adviser.**
- **Financial position reporting.**
- **Benchmarking.**
- **Proactive advice and mentoring.**
- **Priority access to new investment opportunities released by UGC.**
- **Administrative support.**
- **Approximately 12 hours of support each year.**

Speak to your adviser about how they may be able to stylize your fees so that some or all your fees may become tax deductible.



The fee for this service is \$3,960 p.a., including GST, payable monthly and direct debited from your nominated account.

EXECUTIVE ADVISORY SERVICE

An advanced strategic advisory service designed specifically for owners of small, medium and corporate sized businesses, as well as corporate executives. This is suitable for those who require an expert touch, and those who wish to remain highly active in their business and wealth.

This service is designed to review, manage, maintain, revise and update your financial strategy to so that it continues to adapt to and align with changes in your:

- **Personal circumstances.**
- **The prevailing economic environment.**
- **Changes in taxation.**
- **Changes in law.**

As part of this service you will receive:

- **Quarterly review meetings.**
- **Unlimited access to your adviser.**
- **Financial position reporting.**
- **Benchmarking.**
- **Proactive advice and mentoring.**
- **Priority access to new investment opportunities released by UGC.**
- **Administrative support.**
- **Approximately 20 hours of support each year.**



The fee for this service is \$6,600 p.a., including GST, payable monthly and direct debited from your nominated account.

LIMITED ADVICE

As opposed to the three previous, this service contains no formal ongoing advisory service. Instead, you will be allowed to select your own services from the list below and create a custom advisory service to suit your needs.

Our office will contact you every twelve months and update our records of your financial position. Your position will then be reviewed by your adviser for opportunities that may have arisen, and your adviser will then contact you to discuss.

Advice will be charged on an adhoc basis and in accordance with the fees and charges outlined in our upfront advisory services and advice price list.

- **Limited bundle packages**
- **Standard limited strategy advice**
- **Additional advice scope**
- **Complex Strategy** (including SMSF, Trust and Business Entities)
- **Specialised strategy**





LIMITED BUNDLE PACKAGES

These bundles are designed for those seeking simple advice on a range of common financial issues, such as superannuation and investments.

I SUPER OR INVESTMENT AND PERSONAL PROTECTION (INSURANCE)

SUPERANNUATION

- The provision of simple superannuation advice, consisting of super comparisons, rollover and basic contribution advice using retail superannuation funds.
- Max. up to 4 superannuation funds (additional charges applies).

OR

PERSONAL INVESTMENT ADVICE

The provision of investment advice incorporating investments and strategies covering financial assets, including cash, fixed income, shares, derivatives, foreign exchange, managed funds, commodities etc. Includes the review of existing investments as well as the recommendation of new investments.

PERSONAL PROTECTION PLAN

The provision of simple risk insurance advice covering personal Life, TPD, income protection and trauma insurance. The advice includes the determination of the most suitable tax structures to hold the insurance between personally-held and superannuation-held insurance.



Price: \$2,750

*\$330 added for each additional superannuation fund.

I SUPER, INVESTMENT AND PERSONAL PROTECTION (INSURANCE)

SUPERANNUATION

- The provision of simple superannuation advice, consisting of super comparisons, rollover and basic contribution advice using retail superannuation funds.
- Max. up to 4 superannuation funds (additional charges applies).

AND

PERSONAL INVESTMENT ADVICE

The provision of investment advice incorporating investments and strategies covering financial assets, including cash, fixed income, shares, derivatives, foreign exchange, managed funds, commodities etc. Includes the review of existing investments as well as the recommendation of new investments.

PERSONAL PROTECTION PLAN

The provision of simple risk insurance advice covering personal Life, TPD, income protection and trauma insurance. The advice includes the determination of the most suitable tax structures to hold the insurance between personally-held and superannuation-held insurance.



Price: \$3,300

*\$330 added for each additional superannuation fund.

STANDARD LIMITED STRATEGY ADVICE

This basic advice package is designed for those looking for advice limited to a specific scope or area where a more broadly scoped Statement of Advice and ongoing advisory service is not required.. This package includes the following services:

FACT FIND MEETING

1-2 hour fact gathering and exploratory kick-off meeting between adviser and clients.

GOALS AND OBJECTIVE

Involves the close scrutinisation of financial objectives, the facilitation of discussion around trade-offs and the prioritisation of those trade-offs and objectives. It also involves identifying areas for personal improvement and coaching to achieve success.

RISK PROFILE/TOLERANCE ASSESSMENT

Obtain an understanding of your tolerance for risk and how best to tailor your advice.

ASSET/LIABILITY ASSESSMENT

An understanding of your current financial position to formulate appropriate recommendations.

BASIC BUDGETING & CASH FLOW

The development of a personal, formal cash flow management plan to help manage your personal finances. It also ensures the management of your cash flow is consistent with the objectives you have set out to achieve, in the order you have set out to achieve them.

BASIC ESTATE PLANNING - WILL, POA, BDN

The provision of basic estate planning advice covering superannuation, death benefit nominations and wills. Appropriate for simple situations that don't involve businesses, trusts, companies or combined families.



Price:
Starting from \$1,100

*additional fees added in accordance with each additional area of advice required.

ADDITIONAL ADVICE SCOPE

This section allows you to select one or more areas of specific financial advice. These include:

SUPERANNUATION ADVICE

The provision of simple superannuation advice consisting of super comparisons, rollover and basic contribution advice using retail superannuation funds and self-managed superannuation funds.

*Max. up to 4 superannuation funds (additional charges applies).



Price: \$1,100

*Plus. \$330 per additional superannuation fun.

INVESTMENT ADVICE

The provision of investment advice, incorporating investments and strategies covering financial assets. These include cash, fixed income, shares, derivatives, foreign exchange, managed funds and commodities. It also includes the review of existing investments, as well as the recommendation of new investments.



Price: \$1,100

RISK INSURANCE ADVICE

The provision of simple risk insurance advice covering personal life, TPD, income protection and trauma insurance. The advice includes the determination of the most suitable tax structures to hold the insurance between personally-held and superannuation-held insurance.



Price: \$1,100 per person

*If proceed and initial commission has been received by UGC, this fee will be rebated up to the amount paid.

DEBT MANAGEMENT & DEBT REDUCTION ADVICE

The development of strategies appropriate to accelerating existing non-deductible debt, such as credit cards, car finance, personal loans and mortgages. It also considers methods to manage debt that is being used for personal wealth creation activities.



Price: \$1,100

GEARING ADVICE

Provides strategic advice on the structuring of a tax deductible investment plan in personal names. This covers property, shares and CFD assets.



Price: \$1,650

STRATEGIC TAX PLANNING ADVICE

Provides strategic tax planning advice covering personal and retail superannuation tax planning opportunities.



Price: \$1,100

COMPLEX STRATEGY

(INCLUDING SMSF, TRUST AND BUSINESS ENTITIES)

This section covers more complex advice, suitable for those looking for guidance on multi-faceted areas of finance (such as business entities), or simply more in-depth advice on specific financial issues. The options include:

COMPLEX SUPERANNUATION ADVICE

The provision of advanced superannuation strategy advice covering retail and self-managed superannuation funds, as well as the development of advanced strategy advice within those structures such as: tax component planning, RBL Limits, contribution splitting and spouse rollovers, small business CGT concessions and pension strategies.



Price: \$2,200

COMPLEX INVESTMENT ADVICE

The provision of investment advice incorporating investments and strategies covering financial assets, including cash, fixed income, shares, derivatives, foreign exchange, managed funds and commodities. Includes the review of existing investments, as well as the recommendation of new investments.



Price: \$2,200

COMPLEX RISK INSURANCE ADVICE / BUSINESS SUCCESSION PLANNING

The provision of more advanced risk insurance advice covering all areas specific to personal insurance advice, but within the context of considering additional risks faced by business owners. This includes the provision of advice supporting Buy/Sell Agreements, Key Person Insurance and Business Expense Insurance.



Price: \$2,200 per person

*If proceed and initial commission has been received by UGC, this fee will be rebated up to the amount paid.

COMPLEX DEBT MANAGEMENT AND DEBT REDUCTION ADVICE (INC. DEBT RECYCLING STRATEGY)

Incorporates investment gearing strategies, but in addition, also includes debt housed in other tax structures such as self-managed superannuation funds, family trusts and companies. It also includes debt which is utilised within the running of a business, or to fund business growth initiatives.



Price: \$2,200

COMPLEX GEARING STRATEGIES

Provides advanced strategic advice which incorporates the utilisation of personally held investments (if required), but also self-managed superannuation funds, trusts and corporate structures across property, shares, CFD and/or strategic business assets or strategic investments made by businesses.



Price: \$2,200

COMPLEX STRATEGIC TAX PLANNING

Advanced tax planning advice which incorporates personal and retail superannuation tax planning opportunities, but also includes the use of company and trust structures and strategies as well as strategies specific to self-managed superannuation funds.



Price: \$2,200

COMPLEX ESTATE PLANNING

Includes basic estate planning advice around death benefit nominations and wills, but expands the provision of advice to include the transfer of estates where businesses, trusts or corporate structures are utilised or where combined families are being considered.



Price: \$2,200

SOCIAL SECURITY PLANNING

The provision of advice to structure affairs in the most effective and efficient manner to optimise and facilitate access to various social security benefits, including but not limited to: Age Pension, Health Card, Family Tax Benefits, New Start and Carers' Payments.



Price: \$2,200

PROPERTY INVESTMENT ADVICE

The provision of investment advice incorporating real estate investment strategies. These include the review of existing assets and the recommendation of new assets and strategies covering passive (Buy & Hold) and active (Development) real estate strategies.



Price: \$1,650

Additional cost applies:

1. Real Estate Property Report (Buy/Sell) \$110
2. Real Estate Full Property Analyst Report (Buy/Sell) \$440

SPECIALISED STRATEGY

These options are geared towards those looking for advice and strategic planning solutions in one or more specialised areas.

For advice that falls outside of the Scope of Advice detailed next, UGC will provide you with a quote for the Scope of Advice agreed between you and your UGC adviser, prior to any work commencing. This will be charged at \$330 per hour, including GST.

Before providing the advice to you, your adviser will provide you with a detailed proposal included with a firm quote for that advice. Speak to your adviser about how they may be able to stylize your fee so that some or all your fees may become tax deductible.

ASSET PROTECTION ADVICE

Typically suitable for high risk employers, business owners and professionals. Involves the provision of advice surrounding the movement and structuring of assets into appropriate legal structures and the appropriate structuring of these legal structures to protect assets from possible exposure to litigation, or other forms of legal action.



Price: \$4,400

CGT ANALYSIS & ADVICE - SHARES/PROPERTY

Where a client already has an existing share or property portfolio, analysis on the portfolio will be conducted to assess the cost basis of the assets currently held. This advice will also include the provision of advice to manage the tax consequences of any assets recommended to be sold as part of any investment advice provided.



Price: Starts from \$1,100 and can vary dramatically depending on the completeness of the records kept.

AGED CARE PLANNING

The provision of structuring advice to optimise the financial position of families faced with securing an Age Care facility for family members or dependents.



Price: \$4,400

PROPERTY INVESTMENT STRATEGY

The development of a comprehensive property focused wealth accumulation strategy. This service will cover areas such cash flow, tax structuring, tax planning, gearing and debt management, property advice and estate planning, where the clients primary focus is on wealth creation through property investment.



Price: \$3,850

I INVESTMENT ADVISORY SERVICES



UGC ADVISER SERVICE FEE

Where your UGC adviser is engaged to advise on your investments and overall investment portfolio, your UGC adviser will charge you an Adviser Service Fee of 0.7% of the value of investments they are advising you on. The fee will be dependent on the investment services you have engaged, the investments in your portfolio, the investment strategies chosen, the fee structure of any services engaged and any strategies being incorporated within your portfolio. Depending on the remuneration agreement with UGC, your adviser may be entitled to a payment of 0.5% to 0.635% of the total fee charged. Details of how your adviser is remunerated will be outlined in your Statement of Advice and in the Adviser Profile brochure.

Under the Adviser Service Fee Agreement, your adviser will:

- **Advise you on how to structure your initial investment portfolio to suit your financial strategy.**
- **Keep you informed of important information related to your investment portfolio.**
- **Recommend changes to your investment portfolio and investment strategy when required.**
- **Advise you on new investment opportunities that might suit your investment strategy.**
- **Provide priority access to new UGC investment services and strategies when released.**
- **Review your overall progress and ensure your portfolio is generating the results expected.**
- **Provide priority access to UGC investment seminars, presentations, webinars or events.**
- **Provide you with regular updates on your investments and your portfolio's performance.**
- **Advise you of important changes in your investment manager's outlook and positioning.**
- **Advise you on your strategic and tactical asset allocation position, as well as any adjustments required.**
- **Provide you with detailed online portfolio performance reports and analysis tools, 24/7.**

This is not an exhaustive list, and your adviser will be able to provide many more services based on your individual needs.

The Adviser Service Fee will be levied across your entire investment portfolio, where your UGC adviser is responsible for the oversight and management of that portfolio. Where you have chosen to engage UGC via one of its Direct Advisory Services, the adviser service fee will be included in these services for this proportion of your investment portfolio.

DIRECT ADVISORY SERVICES

UGC offers clients access to several proprietary investment advisory services. These are outlined in more detail below.

- **Platinum Alpha (Direct) Advisory Agreement**
- **Advanced Alpha Advisory Agreement**
- **Active Alpha Advisory Agreement**



PLATINUM ALPHA (DIRECT) ADVISORY AGREEMENT

The Platinum Alpha (Direct) Advisory Agreement is an advanced financial markets investment and trading advisory service. This service focuses on managing a core portfolio of Australian and international listed securities and derivatives, with the aim of generating strong positive returns over a rolling 5-year time horizon. The service may also employ enhanced income generation strategies, through a combination of direct share ownership, derivatives, foreign exchange and exchange traded fund (ETF) strategies.



Minimum Starting Balance

AUD \$250,000



Objectives

- Target substantially positive returns in rising markets.
- Protect capital from catastrophic losses during significant bear markets.
- Target a return after all investment advisory fees of 13%+ per annum over a rolling 5 year period, or a margin of 3.4% above the long term return of **9.6% for developed world equity markets over the past 117 years.**



Investment Universe

This strategy focuses predominantly on investing in Australian and international direct equity investments. The strategy may also include the use of a range of trading and investment strategies in derivatives and exchange traded funds (ETFs), where UGC believes they can tactically lower the strategy's risk or increase its return.



Leverage

Typically, no. This strategy aims to maintain a net investment exposure of 100%. The managers of this strategy may alter the strategy's net exposure tactically, between the ranges of 0% and 120%, depending on prevailing market conditions and the manager's short to medium term outlook.



Directional Bias

This is a 'Long-Only' strategy that offers portfolio 'Hedging' in volatile markets.

Under the Platinum Alpha (Direct) Advisory Agreement, clients receive:

- **Portfolio rebalancing and liquidity reviews on a minimum quarterly basis.**
- **Initial & ongoing portfolio construction, as well as strategy allocation advice.**
- **Access to and personalised advice regarding share offers, placements, capital raisings and other corporate actions that suit the strategy, as they present.**
- **Dynamic and proactive individual investment and trading recommendations.**
- **Consolidated tax reports, for the preparation of income tax returns.**
- **Secure, 24/7 online access to our consolidated investment portfolio reporting system.**

This service and its fees are described in more detail in the Platinum Alpha (Direct) Advisory Agreement.

The Investment Advisory Fee for this service is based on the value of assets (including cash in cash management accounts) under advice, and will be charged at 1.5% per annum (including GST). This service will also be subject to an adviser service fee of 0.7% per annum taking the total fee incurred on asset invested in this strategy to 2.2% per annum (including GST).

The total fee for this service will be subject to a minimum fee of \$3,000 per annum and an annual account fee of \$550.

ADVANCED ALPHA ADVISORY AGREEMENT

This service is an intermediate level investment advisory service. It is a 'Long-Only' strategy developed with modest investment accounts in mind, generally with values between \$50,000 to \$100,000 via a select group of high-performing fund managers, and direct Australian listed shares.



Minimum Starting Balance

AUD \$50,000



Objectives

The strategy aims to generate a total return of 11%+ per annum net of all fees over a rolling 5-year period, versus **9.6% for developed world equity markets over the past 117 years**. This equates to a margin of 1.4% per annum above long-term stock market average returns.



Investment Universe

This strategy invests predominately in Australian and internationally focused managed funds, exchange traded funds and listed investment companies.



Leverage

No.



Directional Bias

This is a 'Long-Only' strategy.

Under the Advanced Alpha Advisory Agreement, clients receive:

- **Portfolio rebalancing and liquidity reviews on a minimum yearly basis.**
- **Annual portfolio construction and strategy allocation advice.**
- **Personalised advice regarding share offers, placements, capital raisings and other corporate actions that relate to your investments.**
- **Consolidated tax reports for the preparation of income tax returns.**
- **Secure, 24/7 online access to our consolidated investment portfolio reporting system.**

The Investment Advisory Fee for this service is based on the value of assets (including cash in cash management accounts) under advice and will be charged by the adviser at the Adviser Service Fee rate of 0.7% per annum (including GST).

There is no minimum fee applicable to this service charged by UGC.

ACTIVE ALPHA ADVISORY AGREEMENT

This service is an entry-level investment advisory service. It is a 'Long-Only' strategy developed with small investment accounts in mind, generally with values between \$25,000 to \$80,000 via a select group of high-performing fund managers.



Minimum Starting Balance

AUD \$25,000



Objectives

The strategy aims to generate a total return of 11%+ per annum net of all fees over a rolling 5-year period, versus **9.6% for developed world equity markets over the past 117 years**. This equates to a margin of 1.4% per annum above long-term stock market average returns.



Investment Universe

This strategy invests predominately in Australian and internationally focused managed funds, exchange traded funds and listed investment companies.



Leverage

No.



Directional Bias

This is a 'Long-Only' strategy.

Under the Active Alpha Advisory Agreement, clients receive:

- **Portfolio rebalancing and liquidity reviews on a minimum yearly basis.**
- **Annual portfolio construction and strategy allocation advice.**
- **Personalised advice regarding share offers, placements, capital raisings and other corporate actions that relate to your investments.**
- **Consolidated tax reports for the preparation of income tax returns.**
- **Secure, 24/7 online access to our consolidated investment portfolio reporting system.**

The Investment Advisory Fee for this service is based on the value of assets (including cash in cash management accounts) under advice and will be charged by the adviser at the Adviser Service Fee rate of 0.7% per annum (including GST).

There is no minimum fee applicable to this service charged by UGC.

9.2.3

FIXED INCOME COMPONENT OF PORTFOLIO

While not a service in its own right, where clients choose to incorporate fixed income investments (i.e. bonds, debentures, hybrids, notes, term deposits, high-interest savings accounts etc.) into their investment portfolio, an adviser service fee of 0.7% per annum will be charged on this component of your portfolio.

9.2.4

UGC/NON-UGC INVESTMENT PRODUCTS

While not a service in its own right, where a clients choose to incorporate UGC or Non-UGC investment products within your portfolio, an adviser service fee of 0.7% per annum will be charges on this component of your portfolio.

You may be required to establish a separate brokerage account for stocks that are outside our investment advisory services and there may be additional administration costs that will apply with the implementation process, speak with your adviser for more information.

9.2.5

BROKERAGE AND FEES CHARGED BY AUSTRALIAN & INTERNATIONAL BROKERS

UGC has arrangements with several share brokers and investment platforms to provide their services at a discounted rate. For transactions placed and accounts opened with those brokers, you will be charged directly by the broker for these charges. The rate at which these transaction costs are set will be negotiated between you and your adviser. United Global Capital may be entitled to a rebate of up to 100% of the total brokerage and fees charged by these brokers and platforms.

9.2.6

WHEN BORROWING TO INVEST IN FINANCIAL ASSETS

Where you engage UGC to provide advice under any of the above services, and your portfolio is partly or fully funded through debt, your fee will need to be negotiated between yourself and your adviser on a flat fee for service basis.

I SELF-MANAGED SUPERANNUATION ADMINISTRATION AND COMPLIANCE

UGC provides a specialist Self-Managed Superannuation Administration & Compliance service. The aim of this service is to remove the burden of maintaining records, bookkeeping and processing and calculating all the necessary compliance and administrative functions of running a self-managed superannuation fund, allowing you to focus on those things that are more important to you.

Under this service we:

- **Provide ongoing financial and compliance administration.**
- **Maintain records of all transactions of the fund.**
- **Arrange the preparation of SMSF tax returns, member statements, financial statements and administer supporting documentation.**
- **Arrange the audit of your self-managed superannuation fund.**
- **Provide Corporate Trustee ASIC agent representation services.**
- **Administer the payment of bills, fees and expenses as required.**
- **Administer rollovers, pensions and contributions.**
- **Provide online access to fund member statements and financial statements.**

The Self-Managed Superannuation Administration Service provides you with the flexibility to engage in an unlimited range of investments, subject to legislation, including but not limited to listed and unlisted securities, property trusts, managed funds, derivatives, direct property, commodities, collectibles and foreign currency.

The fee for this service is charged at a flat annual fee of \$2,200 per financial year, including GST, for funds deemed by UGC to be uncomplicated funds to administer. If a fund is deemed to hold assets which greatly complicate the administration of the fund, UGC reserves the right to negotiate a more appropriate fee to provide the same service.

The above fee will be reduced on approval by UGC if the fund is in its first year of operation and the following circumstances occur.

1. One or more rollovers are received in May or June of the first financial year, and the rollover funds are partially or fully invested. In this instance, a fee of \$1,250.00 will be levied.
2. One or more rollovers are received in May or June of the first financial year and no investment has been made. In this instance, a fee of \$880.00 will be levied.
3. The fund was established but no rollovers have been received in the financial year, or the fund was established and a Nil Return is required to be lodged by the fund for that financial year. In this instance, a fee of \$660.00 will apply for that financial year.

Fees are generally payable monthly, are usually tax deductible to the Self-Managed Superannuation Fund, and will be direct debited from your Macquarie Bank Cash Management Account. Where the fee for this service commences part way through the financial year, your annual fee will be equally spread across the remaining months left in the financial year.

In addition to the above fee, your fund may also be required to pay additional fees. Detailed below is a list of these likely additional fees and their associated costs:

Additional Fees	Price
SMSF Establishment Fee (with Corporate Trustee)	\$2,600
Property Administration Fee (charged on a per-property basis each year)	\$275
Once-off SMSF Transfer Fee (existing SMSF being transferred to UGC)	\$275
TBAR Reporting Fee	\$275
Pension Establishment Fee (charged on a per pension basis)	\$137.50
Actuarial Certificate	\$275
ATO Supervisory Levy	As per ATO
ASIC Review Fee	As per ASIC
Transfer Balance Cap	Report As per Accountant
SMSF Member	\$275 per member
Electronic Service Address Fee	\$50 per annum

UGC reserves the right to pass on any additional fees and charges reasonably incurred by your fund in the ordinary course of administering your fund.

For work required which is outside of the above scope of work UGC reserves the right to quote on this on a case-by-case basis.

Further details are provided in the UGC SMSF Administration Agreement.

I OTHER SERVICES, FEES AND CHARGES

FEE FOR SERVICE TASKS - ADVICE

Investment and financial advisory services provided in the absence of any formal advice or administration agreement are charged at an hourly rate of \$330 per hour, including GST.

FEE FOR SERVICE - ADMIN

Investment and financial administration services provided in the absence of any formal advice or administration agreement are charged at an hourly rate of \$165 per hour, including GST.

DOCUMENTATION & ESTABLISHMENT FEES

Where UGC is engaged to establish specific documentation, structures, entities or other services not already outlined in this FSG, UGC will charge a project fee for these services. These fees will be negotiated between yourself and your adviser, depending on the project or task.

INDIRECT CHARGES

UGC may receive fees and commissions paid by promoters and managers of investment products or securities. These fees will be disclosed at the time of the advice being provided.

PUBLIC SHARE OFFERS

UGC may receive placement fees when its clients participate in initial public offers. Any such fees will be disclosed at the time, but will generally range between 0% and 1.5%. These fees will not be an additional cost to you.

RETAIL INVESTMENT TRAIL FEES AND COMMISSIONS

Up-front and on-going trail commissions may be paid if you invest in retail managed funds or products. Fees may be rebated partly or wholly depending on arrangements with you.

CASH MANAGEMENT TRAIL FEES

Where an investment portfolio is required to have a Cash Management Account or other settlement account, UGC may receive trail commissions. This fee may be rebated partly or wholly, depending on arrangements with your adviser.

INSURANCE COMMISSIONS

UGC will receive commission of between 0% to 66% of the value of the premium that you pay. This will be dependent on the specific product that you purchase and whether or not the premium is an initial premium or renewal premium. All commission rates will be disclosed at the time the advice is provided.

FOREIGN CURRENCY

UGC will receive a commission or rebate of foreign currency transaction brokerage or spreads charged on foreign exchange transactions executed by UGC through their foreign exchange brokerage accounts, established by UGC. The rebate or commission may be as much as 100% of the total brokerage or spread charged.

OTHER FEES

We may also receive commission or rebates for services referred or brokered for other services. These will be disclosed to the client at the time of the advice or referral.

REBATES PAID

UGC has arrangements with many external businesses to market its services. In some instances, UGC may pay fees to these companies for the marketing of these services.

I HOW YOU MAY PROVIDE INSTRUCTIONS

You may specify how you would like to give us instructions. For example, you may provide instructions to us by telephone, email or other means.

However, in all cases we must receive a written confirmation on these instructions and written confirmation must be sent to the correct email address for that service.

PLEASE NOTE, AS A MATTER OF POLICY, UGC DOES NOT RECEIVE INSTRUCTIONS BY FAX.

I OUR ONLINE INVESTMENT REPORTING SERVICE

As a client of UGC, we are able to provide you with 24/7 online access to each of your investment portfolios and provide you with the ability to download numerous individual and consolidated online investment reports. These include, but not limited to:

- **Income & growth performance reports.**
- **Asset allocation reports.**
- **Transaction reports.**
- **Consolidated tax reports for completion of your tax return.**
- **Realised and unrealised capital gains reports.**
- **Income reports.**

To ensure that your portfolio/s reflect the most recent market movements, your portfolio's cash management trust accounts, global listed securities and managed fund prices are updated daily and reflect the most recent prices available as at the close of business the previous business day.

I HOW WE PAY OUR ADVISERS

Advisers of UGC are remunerated by way of a combination of salary, commission, fees and other employee benefits. They may also be eligible for a discretionary bonus or other incentive-based payments.

Your adviser is able to disclose this to you at your request.



I OUR ASSOCIATIONS THAT YOU NEED TO KNOW ABOUT

UGC has arrangements with a number of external businesses to market its services. UGC also offers a client referral program to clients and partner businesses. In some instances, UGC will make payments to these companies or clients for the marketing of our services. These include:

- Applied Finance & Investment Group Pty Ltd (2 Agreements Signed)
- Benjamin & Benjamin Insurance Group
- Burnet AU Pty Ltd
- Cangro Wealth Group Pty Ltd
- Chillax Finance Group Pty Ltd
- Edy Carling t/a Bayside SOS Taxation & Accountant Services
- Elevate Capital Pty Ltd
- Empire Wealth Group Australia Pty Ltd
- Funds United Pty Ltd
- Immunity Accounting Pty Ltd
- Infinite Capital Pty Ltd
- Infinity Advisory Group
- Infinity Choice Group
- Integral Advisory Solutions Pty Ltd
- Integral Wealth Group Pty Ltd
- IPRO APPS Pty Ltd trading as White Lion Wealth
- Iwills Legal
- Kambiz Mortgage Services
- Loans Australia
- Matthew De Stefano and Daniela Grani
- Michael Allely – Melbourne Tax Agent
- MLT Group Pty Ltd
- Mortgage Choice – Altona
- Mortgage Choice – Box Hill South
- Mortgage Choice – Niddrie
- Next Generation Systems Pty Ltd
- Reignite Consulting
- Resolve Property Solutions
- Seed Empire Group Pty Ltd
- Seed Equity Group Pty Ltd
- Seed Retirement Pty Ltd
- Strategy Capital
- Strategy Capital Pty Ltd
- Sy Solutions Australia Pty Ltd
- ThomasServie Holdings Pty Ltd
- Wealthrite Advisory Pty Ltd
- Wealthrite Pty Ltd
- YourPropertyWealth

UGC or its stakeholders also has ownership interests in these related companies:

- **929 High Street Pty Ltd**
- **Australian Funds Management Pty Ltd**
- **GCPF Management Pty Ltd**
- **Global Capital Property Fund Ltd**
- **Pivotal Diversified Fund**
- **Serpells Road Pty Ltd**
- **UGC Asset Management Pty Ltd**
- **UGC Funds Management Pty Ltd**
- **UGC Global Alpha Fund**
- **UGC Global Alpha Fund Limited**
- **UGC Global Property Pty Ltd**
- **UGC Platinum Alpha Fund**
- **UGC Platinum Alpha SMA**
- **UGC Projects Pty Ltd**

UGC will recommend the services of these subsidiary companies where, in the course of providing financial advice and services to our clients, we have recommended certain investment strategies that United Global Capital Pty Ltd is not licenced or authorised to execute. Should this be the case, you should be aware that UGC will be entitled to fees and profits generated by these businesses.

I DISPUTE RESOLUTION

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms. If you have any complaint about the service provided to you, you should take the following steps:

- **Contact your adviser and explain to them your complaint. The majority of complaints can be resolved this way.**
- **If you do not have an adviser, or your complaint is not acknowledged within 24 hours (or one business day) of receiving it, or as soon as practicable, please contact the Compliance Team at our licensee, United Global Capital, on 03 8657 7640.**

You can also put your complaint in writing and send it to United Global Capital at:

United Global Capital
Level 33, 360 Collins Street
Melbourne, Victoria 3000
Australia

UGC will try to resolve your complaint quickly and fairly. You should receive written acknowledgement of your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.

If your complaint is not satisfactorily resolved within a further 30 days, you can raise your concerns with the Australian Financial Complaints Authority on 1300 931 678. UGC is a member of this complaints resolution service.

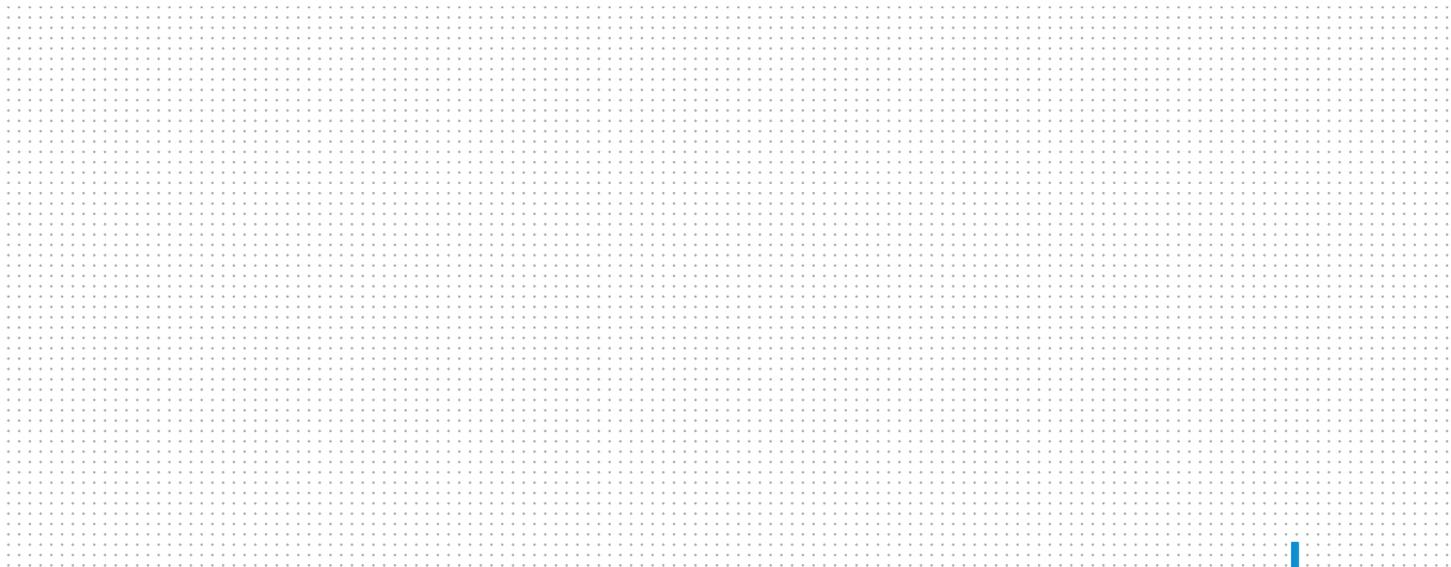
The Australian Securities & Investments Commission (ASIC) has a free-call Infoline: 1300 300 630. You may use this line to make a complaint and obtain information about your rights.

I PROFESSIONAL INDEMNITY INSURANCE

UGC confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance, in accordance with s.912B of the Corporations Act 2001 (as amended). In particular, our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity for UGC and its authorised representatives / employees in respect of its authorisations and obligations under its Australian Financial Services Licence.

The insurance will continue to provide such coverage for any authorised representative / representative / employee who has ceased, for work done whilst engaged with it.

The preparation of this FSG was completed on 5 October 2021.





QUAY WEST

QUAY WEST

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