

# Financial Services Guide 2

Adviser Profile



**Sustainable · Progressive · Accountable · Collaborative · Genuine**

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) and should be read together with the MiQ Financial Services Guide Part 1. Part 2 sets out specific details about your Adviser as a Representative or Authorised Representative of MiQ Private Wealth Pty Ltd.

The distribution of the FSG Part 2 (Adviser Profile) has been authorised by MiQ Private Wealth Pty Ltd (licensee).

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**MiQ**  
PRIVATE WEALTH

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# Section 1 – Meet Your Adviser



## Tzu-Hui Ruby Yang

(Known as Ruby Yang)

Financial Adviser

- Bachelor of Business (Banking & Finance)
- Graduate Diploma in Applied Finance
- Graduate Diploma in Financial Planning



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I am a Representative of MiQ Private Wealth Pty Ltd | ABN 14 606 420 919 | Australian Financial Services Licence 504773

My ASIC Authorised Representative Number is 001295234



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In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Tzu-Hui Ruby Yang and MiQ Private Wealth Pty Ltd.

# Section 2 – Understanding The Services I Provide

I am authorised by MiQ Private Wealth Pty Ltd to provide advice and services in the following areas:

- deposit and payment products – non-basic deposit products
- investment life insurance products
- life risk insurance products
- managed investment schemes, including investor directed portfolio services
- retirement savings account products
- securities
- superannuation

Services that I am not authorised to provide advice on are:

- managed Discretionary Accounts (MDA) Service
- standard Margin Lending Facility
- derivatives
- self-Managed Superannuation Funds

In addition to the authorised services above, I am also authorised to provide tax financial advice services incidental to the advice and services I provide.

## Section 3 – Fees & Charges

### Associations and Relationships

MiQ Private Wealth Pty Ltd (ABN 14 606 420 919) has an association with MiQ Corporate Services Pty Ltd of which I am a salaried Employee. Fees and revenue which are attributed to the services provided to you by me are paid to MiQ Private Wealth Pty Ltd. I also may be eligible to receive employment bonuses from MiQ Corporate Services Pty Ltd, or dividends or trust distributions from an associated entity of MiQ Private Wealth Pty Ltd.

### Other benefits I might receive

FSG Part 1 details any other benefits which I may accept from product providers or other parties.