Financial Services Guide Part 2

Financial Adviser Profile

Sustainable · Progressive · Accountable · Collaborative · Genuine

This document is Part 2 (Financial 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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MiQ PRIVATE WEALTH

1 Your Financial 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 an Authorised Representative of **MiQ Private Wealth Pty Ltd** |ABN 14 606 420 919 | Australian Financial Services Licence 504773. My ASIC Authorised Representative Number is 001295234.

MiQ Private Wealth Pty Ltd Contact Details

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

2 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:

- Derivatives
- Managed discretionary account (MDA) services
- Self-managed superannuation funds
- Standard margin lending facility

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.

3 Fees and Charges

Associations and relationships

Fees and revenue from the advice and services I provide are paid to MiQ Private Wealth Pty Ltd.

MiQ Private Wealth Pty Ltd engages MiQ Corporate Services Pty Ltd (ACN 640 712 303) to provide operational support, including personnel, facilities and equipment. I am a salaried employee of MiQ Corporate Services Pty Ltd and may be eligible to receive employment bonuses or dividends or trust distributions from an associated entity of MiQ Corporate Services Pty Ltd.

Other benefits I might receive

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