

Financial Services Guide

Version 4 | 17 December 2025.

About Us

2DM Capital Pty Ltd

ABN 93 680 522 936 | AFSL Number 563434

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2DM Capital Pty Ltd has authorised the distribution, website disclosure of information and alteration of this FSG to ensure it is up to date.

Purpose of this document

The purpose of this Financial Services Guide (FSG) is to help you make an informed decision about our services and whether they are appropriate for you to use.

The FSG covers the following:

- Information about 2DM Capital Pty Ltd and our advisers
- Who we are and how you can contact us
- The services and products we are authorised to provide advice on and deal with
- Documents you will receive when given advice
- How we handle your personal information
- How we are remunerated
- Our complaints procedure
- Our compensation arrangements
- Information about the person providing your advice

If you have any questions, please contact our office before making any decisions to engage us.

The Financial Services we can provide:

2DM Capital Pty Ltd can provide the following financial services:

- Wealth creation strategies
- Debt reduction strategies
- Cashflow management
- Claims handling services
- Risk management advice (including life and disability insurance)
- Business succession planning.
- Pre-retirement and retirement planning
- Aged care strategies
- Estate Planning
- Taxation (financial) advice

The Financial Products we can advise and deal in:

- Deposit and Payment Products
 - Deposit and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
 - Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investment Schemes
 - Managed Investment Schemes, including IDPS
 - MDA Services
- Retirement Savings Accounts Products
 - Retirement Savings Accounts Products
- Securities
 - Securities
- Superannuation
 - Superannuation – All
- Taxation (Financial) Advice

Your adviser is authorised by 2DM Capital Pty Ltd to provide you with the types of financial advice and product detailed in their adviser profile. 2DM Capital Pty Ltd is responsible for any of the financial services provided to you.

Lack of Independence

2DM Capital Pty Ltd, Your Wealth Corporation Pty Ltd and its advisers are not independent, impartial or unbiased as we receive commissions for the advice we provide on life risk insurance products and charge asset based fees in certain circumstances.

Documents you will receive when given advice

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

If you decide to obtain personal advice (that considers your objectives, financial situation and needs) you are entitled to receive a Statement of Advice (SOA). The SOA contains the advice, the basis on which it is given and information about any benefits/remuneration payable. If you receive further advice you may receive a record of advice. You can request the record of the advice by contacting your adviser.

If you are provided with general advice, you will not receive a Statement or Record of Advice. In these situations, your Adviser will provide a warning that the advice does not take into account your personal objectives, financial situation or needs.

A PDS will be provided if a product recommendation is made. It includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Should you engage us to provide ongoing services to you we will ask you to sign an agreement and tell you the fees applicable. If your fees are payable for more than twelve months you will receive a fee disclosure statement outlining the fees you have paid under the arrangement and fees for the coming year. Each year we will ask for your consent if you want to pay our fees from accounts you hold (such as your superfund).

You have the right to ask us about our charges, the type of advice we will provide you (whether general or personal), and what you can do if you have a complaint about our services.

Your Adviser has an overriding obligation to act in your best interests.

Your Privacy

Your Adviser is required to maintain physical or electronic records of documentation for any financial advice given to you, including information that personally identifies you and/or contains information about you. We will also collect information from you to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act.

We will generally collect this information directly from you however in some cases we will seek your authority to collect it from other parties such as your accountant or your superannuation fund.

You have the right to not provide personal information to your Adviser. 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 also decline to provide advice if they feel they have insufficient information to proceed.

These records are required to be retained for at least seven years. If you want to access or update your personal information at any time, please let us know. Note there may be a charge for accessing your file.

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

- Financial product providers

- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Third-parties engaged by us to assist in providing products or services including licensing obligations.

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 by 2DM Capital Pty Ltd and its Advisers.

All reasonable steps will be taken to ensure that offshore service providers comply with the Privacy Act 1988.

2DM Capital Pty Ltd 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 see our Privacy Policy which can be viewed at <https://www.ywc.com.au/>.

Licensee compensation including remuneration, other benefits and potential conflicts of interest

2DM Capital Pty Ltd charges your advisers a fee for the provision of services under its Australian Financial Services Licence.

Any benefits payable to your adviser or their business will be disclosed to you in writing in advice documents, these are also detailed in your advisers profile.

2DM Capital Pty Ltd and/or its Advisers may receive non-monetary benefits where:

- The amount is less than \$300 and identical or similar benefits are not given on a frequent basis
- The benefit has a genuine education or training purpose (including attendance at conferences) and is relevant to providing financial product advice
- The benefit consists of the provision of information technology software or support and is related to the provision of financial product advice in relation to the financial products issued or sold by the benefit provider

These benefits are disclosed in a register which is available upon request.

2DM Capital Pty Ltd and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a

sponsor and the right to promote their product and give presentations at conferences and/or professional development training days. 2DM Capital Pty Ltd may use these payments to pay for costs associated with such conferences, training or professional development days.

If you have a complaint

2DM Capital Pty Ltd is a member of the Australian Financial Complaints Authority. If you have a complaint about the service provided to you, you should take the following steps:

1. Firstly, contact your adviser and discuss your complaint. If you are unable to resolve the issue within three working days, please contact 2DM Capital Pty Ltd using the details at the beginning of this FSG.
2. We will acknowledge receipt of a complaint as soon as practicable and within 24 hours.
3. We will investigate your complaint and seek to resolve it quickly and fairly within 30 days. Some complex matters may take longer than this, this will be discussed with you.
4. If you are not satisfied with our response, you have the right to complain to the Australian Financial Complaints Authority (AFCA). This service is provided free of charge to consumers. They can be contacted on 1800 931 678 or info@afca.org.au.

The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Professional Indemnity

2DM Capital Pty Ltd holds Professional Indemnity Insurance that is required under section 912B of the Corporations Act (2001). This insurance policy meets ASIC requirements and covers the conduct of present and past representatives.

Questions?

Please ask us to explain anything you do not understand in this FSG.

Adviser Profile

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This adviser profile is a summary about me and should be read in conjunction with my Licensee Financial Services Guide. My profile sets out my contact details, professional details, the services and products I provide and how I am paid.

Aymeric Lecole | AR Number 1259679

Your Wealth Corporation Pty Ltd | CAR Number 414122 ABN 53 153 484 916

Address: 8 Glenelg, Avenue Mermaid Beach QLD 4218

Postal: PO Box 297, Mermaid Beach QLD 4218

Phone: (07) 5522 8065

Mobile: 0432 696 480

Email: aymeric@ywc.com.au

Your advisers are authorised representatives of 2DM Capital Pty Ltd.

My qualifications:

- Graduate Diploma of Financial Planning, Kaplan Professional, 2025
- Economic and Legal Context for Financial Planning, Kaplan, 2023
- Taxation for Financial Planning, Kaplan, 2023
- Fasea Exam, Fasea Standards Authority, 2020
- Provide advice Margin Lending, AAMC Training Group, 2017
- Advanced Diploma of Financial Planning, Kaplan Professional, 2016
- Bachelor of Business, Griffith University, 2002

Products I can offer you:

I am authorised to provide personal and/or general advice on and deal in the following financial products:

- Deposit and Payment Products
 - Deposit and Payment Products – Non-basic Deposit Products
- Government Debentures, Stocks or Bonds
 - Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Managed Investment Schemes
 - Managed Investment Schemes, including IDPS
 - MDA Services
- Retirement Savings Accounts Products
 - Retirement Savings Accounts Products
- Securities
 - Securities
- Superannuation
 - Superannuation – All

- Taxation for Financial Planning (covers tax law)
- Economic and Legal Context for Financial Planning (covers commercial law)

How you are charged for services and adviser remuneration

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 I provide a recommendation for a financial product or service, I will be remunerated through either:

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

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

My service fees	
Hourly rate (or part thereof)	As a guide Aymeric's advice fees are \$450 per hour excluding GST.
Advice and/or implementation fee	Up to \$10,000 excluding GST
Ongoing retainer (Fixed fee based on service package)	Up to \$10,000 excluding GST
(Percentage charge of funds under management)	1.0% p.a. up to a maximum of \$10,000 excluding GST p.a.
<i>For example, if your portfolio is for \$100,000 you will be charged \$1,100 p.a.</i>	Services may exceed ranges shown above and will be discussed and agreed prior to implementation

How commission and other forms of remuneration/benefits are calculated

Where an insurer pays a commission, this may be up to 60% of your initial premium and then up to 30% of your

ongoing premium. For example, if your premium is \$1000 your adviser would receive \$600 initial and \$300 in ongoing commission.

I receive a salary from Your Wealth Corporation Pty Ltd and may also receive a management fee or distribution of profits from Your Wealth Corporation Pty Ltd and/or 2DM Capital Pty Ltd. The amount of my salary is dependent on a range of factors including my experience, skills and professional standards.

The exact amounts of any fees, commissions, bonuses or other incentives received by Your Wealth Corporation Pty Ltd or 2DM Capital Pty Ltd and me will be disclosed in your SOA or ROA. Fees and commissions are paid to 2DM Capital Pty Ltd in the first instance who then pay your advisers.

Do I have any referral arrangements, conflicts of Interest or related parties that affect your advice?

Your Wealth Corporation Pty Ltd and I have referral arrangements in place with a range of specialist businesses as this allows me to refer you to other professionals in areas that I do not practice in.

Should you be referred to us by one of those specialists such as an accountant, mortgage broker or solicitor, that third party may receive a fee for the referral. You will receive more detailed information concerning any referral fee in your SoA or other relevant document.

I do not receive referral fees personally from any party. Neither your Adviser nor the Licensee have any association or relationship with the issuers of financial products or third-party service providers that might reasonably be expected to be capable of influencing them in the provision of financial services to you.

Questions?

Please ask me to explain anything you do not understand in my adviser profile or FSG.