



## PART 2 Adviser Profile

### Joshua Young

This Adviser Profile should be read together with Part 1 of the Financial Services & Credit Guide (FSCG) dated 1 July 2025.

#### Your Adviser

Joshua Young  
Financial Adviser  
Authorised Representative (ASIC No. 0001311845)

Joshua provides financial advice as an Authorised Representative of Esencia Wealth Pty Ltd, which is a Corporate Authorised Representative of Esencia Wealth Partners Pty Ltd AFSL 511532.

#### Contact Details

1/1 Wattle Road  
Shellharbour NSW 2529

T +61 2 4297 6455  
E johsuay@esenciawealth.com.au

Esencia Wealth operates multiple offices across Australia. A full list of our offices and contact details is available in Part 1 of the FSCG.

#### Licensee

Joshua Young is authorised by:  
Esencia Wealth Pty Ltd (CAR No. 1308838)

Esencia Wealth Pty Ltd is a Corporate Authorised Representative of:  
Esencia Wealth Partners Pty Ltd  
ABN 72 28 641 921 AFSL 511532

#### Authorisations

Joshua is authorised to provide personal advice, general advice and deal in the same range of financial services listed in Part 1 of the FSCG, except for the following:

- Credit products
- Derivatives
- Margin Lending and Geared Investments
- Self-managed superannuation funds

In addition, he is authorised to provide tax (financial) advice.

#### Professional Qualifications

Bachelor of Commerce (Finance and Financial Planning)  
Certified Financial Planner

#### Professional Memberships

Financial Advice Association Australia (FAAA)

#### Fees & Charges

All fees and charges will be explained to you and detailed within your Statement of Advice. Please refer to Part 1 of our FSCG for a guide on the fees you may pay.

#### Remuneration and Relationships

All fees payable in relation to advice you receive from Joshua are paid to Esencia Wealth Pty Ltd.

Joshua may benefit from remuneration paid by Esencia Wealth Pty Ltd in connection with their role, whether directly or indirectly, including via an entity associated with the adviser. These arrangements do not vary based on the financial products recommended.

**Benefits**

Joshua may receive other benefits from product providers or other parties (up to a value of \$300), such as hospitality and attendance at professional development programs. A register is held by Esencia Wealth outlining the particulars of any benefits received and is available on request for a small charge.