

**TRIBECA
FINANCIAL**

2017 YEARBOOK





My Good Life

Tribeca doesn't just understand your financial needs and goals – they understand you as a person.

RICHARD & MICHELLE

TRIBECA PEOPLE
FINANCIAL PEOPLE



2017—A YEAR OF CHANGE

TRIBECA FINANCIAL

2017 has been a year of personal and professional growth for the tribe at Tribeca. We take pride in continuing to challenge ourselves and each other in order to maximise the advice experience for our clients.

Part of the growth for Tribeca has meant we have welcomed a number of new team members to our tribe. They are:

- Brad Fox (Non-Executive Chairman)
- Kristal Eade (Client Service Associate)
- Sarah Carey (Marketing Assistant)
- Julia Kloszynski (Marketing Manager)
- Adam Turco (Mortgage Consultant)
- David Lofthouse (Associate Adviser)

The appointment of Brad Fox as Non-Executive Chairman is a real win for Tribeca. Brad brings a wealth of executive (as well as advice) experience to our firm. Brad is charged with leading Tribeca's Board to set the agenda for our firm over the next 10 years.

At Tribeca, we're a little bit different. To reflect this, we decided to rebrand ourselves. We wanted to ensure that Tribeca's purpose 'to inspire, educate and support our clients toward them living their good life' was present in our brand.

We are really happy with the fresh new look that far better reflects the authentic business and people we are. Please take the time to visit our

revamped website tribecafinancial.com.au and be sure to let us know what you think.

As clients of Tribeca, we would like to take this opportunity to thank you for your support over the past 12 months. You are the true reason why each Tribeca tribe member gets up every morning and we've really enjoyed our time with you throughout the year.

We're on a mission to positively impact as many lives as we can. The biggest compliment you can give us is to provide us with a trusted introduction (referral) from your family, friends and colleagues. We are always looking to work with more great people, just like you.



Ryan Watson, CEO

REBRANDING TRIBECA

My Good Life

'My good life' isn't about chasing status or fortune. It's a way to describe the life that any given person would like to live - for happiness, now and in the future.

You might have noticed that we look different. There's good reason for that.

When we asked our team what we do, they would always say "we're financial advisers, but... we do so much more than that." We knew we were different from the rest—and so did our clients. We just needed to find a way to articulate it.

We're "people people". Such a big part of who we are is getting to know our clients and delivering that extra level of service and care. Assisting them through tough times and applauding them when they are achieving their goals. The relationships we form with our clients are central to who we are.

We know we aren't the same as your average financial planner. So, we've distanced ourselves from our old cookie-cutter "financial services" blue and green colour scheme in favour of relaxed, neutral colours that better suit who we are.

On top of this, we've updated our company logo to something big and bold, yet simple and straight to the point, mirroring our easy to understand financial roadmaps. The clever use of handwriting with our strong logo helps us describe who we are and what we do.

Keeping who we are in mind, we've come up with new brand values—Respect, Innovation,

Commitment, Honesty and Empathy. These are the foundations we rely on to guide us in making the right decisions for your future.

And to remind ourselves what we're here for, we've come up with 'My Good Life'. This phrase underpins everything we do and all that we want our clients to achieve. My Good Life is about living life in whatever way makes you truly happy.

Whether it be relaxing at the beach, retiring early, travelling, or having enough money to set your children up for their future, your good life is unique to you. It's this life that we aim to help you achieve.

Now for the really exciting news—we've revamped our office, website and social media pages to reflect these changes! You can keep up with the latest Tribeca news (as well as find the latest tips to help you achieve financial wellness) by following us on Facebook, Instagram and LinkedIn.

-  tribecafinancial.com.au
-  facebook.com/tribecafinancial
-  instagram.com/tribecafinancial
-  linkedin.com/company/tribecafinancial

TEAM MEMBERS

2017 was another busy year for the Tribeca tribe, which saw us welcome a number of new members into our Tribeca family.

From overseas holidays and taking part in charity events to planning weddings and bringing new life into the world, our team is excited to fill you in on how we've been living our good lives.





Inset: Ryan W (Watto). Left to right: Ryan M (Mez), Sean (Birchy) & Watto.

Ryan Watson Chief Executive Officer

Ryan kicked off 2017 with a holiday on the Mornington Peninsula. Continuing to lead by example, he showed the rest of the team how he lives his good life by vacationing in Port Douglas in July to escape the Victorian winter (albeit temporarily).

The highlight of Ryan's year came when he participated in the Variety Bash, which saw him drive around Australia with our very own Birchy and Mez (aka Sean Birch and Ryan Merrett) to raise funds for children in need. Describing the experience as both fantastic *and* awesome, it's safe to say that Ryan is looking forward to seeing more of Australia by driving from Geelong to Townsville in next year's Bash.

Travel aside, Ryan focused on living his ideal life by finding a work-life balance that works for him.

Taking time out each week to plan what he wants to achieve allows Ryan to hold himself accountable to his goals and ensure he remains on the right track to reach them.

Believing Tribeca's "secret sauce" to be a combination of our culture and the relationships we have with our clients, Ryan is excited to see how our financial roadmaps will help both new and existing clients on their journey to happiness and financial freedom.

Looking forward to everything 2018 has to offer, Ryan is eager to enter the new year and continue to grow both personally and professionally alongside the rest of the team.



Ryan Merrett
Chief Innovation Officer

Celebrating his six-year anniversary with us on 31 October, Ryan’s year has seen him put a lot of extra time into the business to ensure we’re giving our clients the best experience possible.

But that’s not to say he’s been cooped up at his desk all year. Ryan had a ball in the US where he visited Google Headquarters—and brushed up on his selfie skills at the same time (photo evidence attached).

The highlight of Ryan’s year was taking part in the Variety Bash. His plans for 2018 include entering the next Variety Bash and improving on the \$12,500 that the Tribeca team raised this year.

Ryan will likely be recovering from a knee reconstruction over this Christmas break, but once he’s recovered he plans to get back into golf. He’ll be looking for people to have a hit with, so if you’re a keen golfer be sure to let him know!

Sean Birch
Director / Senior Adviser

Finding the right work-life balance is something Sean is always trying to achieve. With this challenge in mind, he and his wife, Adie, made the decision to move house so that their kids can be closer to school. The change will give his family more time to live life and make the most of each day.

This year, Sean managed to take advantage of one of the best ski seasons in the last decade by sneaking in a couple of trips away with his family to the snow. Sean described participating in the Variety Bash along with fellow Tribeca boys Watto and Mez as a great chance to see Australia—the fact the event was for charity and that he could do this with two mates was just the icing on the cake!

Next year, Sean is planning an overseas holiday with his family. The destination isn’t set in stone yet, so if you have any recommendations be sure to tell him! (If the kids have any say in it Disneyland California may be part of the itinerary).



Top (L to R): Sean & Adie. Bottom: Adie, Ella & Julian.



Left to right: Matt & Katie.

Matthew Woolford Senior Adviser

Thinking about what his good life means to him, Matt made the decision to take on a dry dock position in Docklands for his boat so that he can get out on the water more often. This decision has already resulted in some amazing days out on the bay in the sunshine with Matt relaxing and enjoying life.

For Matt, a big part this year has been renovating a house with his wife, Katie. It took a lot of planning, arguing about plans, hard work and some delegating (which isn't a strong skill of his), but he's proud to say that they're almost finished! He's thankful for the experience, but has now sworn off renovating for the rest of his life, describing it as a "special form of torture".

Next year, Matt's going to become an uncle, with his brother and sister-in-law welcoming their first child. He's looking forward to spending more time with them, growing closer as a family, and establishing himself as the coolest uncle ever.

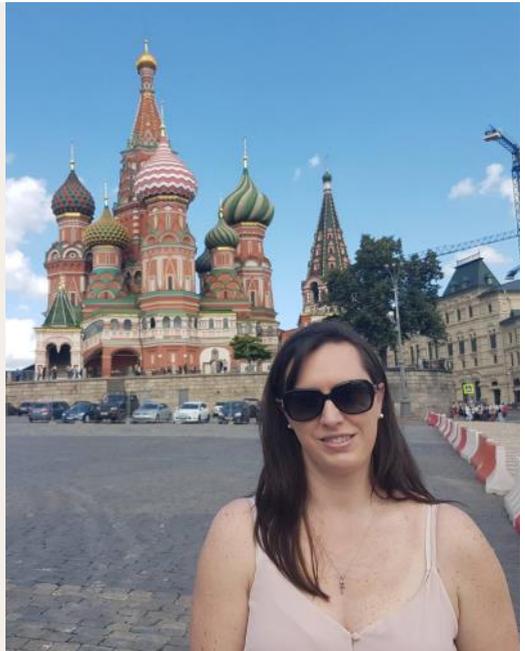
Kristal Eade Client Service Associate

Having only just started working for Tribeca at the end of July this year, Kristal is fitting in perfectly with Tribeca—her arrival even served as the inspiration for her adviser team's name, MAK (Mariana, Andrew & Kristal).

If you ask Kristal her favourite thing about working here, you'll be sure to hear that it's our team culture. After all, we're basically a big Tribeca family, so how could she not love us!

Kristal aims to make the most of life by travelling overseas each year and 2017 was no exception. Before beginning work with us, she found herself vacationing in Russia, exploring all that the culture had to offer and ticking another destination off her bucket list.

2018 is set to be another big year for Kristal, as she aims to buy an apartment and plan her next adventure.





Left to right: Michael, Luke & our client, Marcus.

Michael Sauer Adviser

After relaxing by starting off his year with a holiday to the USA and Mexico, Michael returned home and buckled down to finish his final CFP unit. One 4 hour exam and 22,000 word assignment later, he is now months away from getting his CFP accreditation.

He makes his ideal life a reality by ensuring that he gets the most out of his annual leave time with overseas holidays booked—but that’s not to say that he doesn’t like coming in to work! Michael loves being part of a young office, as it means that everyone shares common interests and has a good sense of humour.

Looking to help out as many people as possible from both new and existing clients alike, next year will see Michael begin to work pro-bono with the Cancer Council’s financial planning service, travelling to Bali in January and (he’s hoping) another Tigers Grand Final.

Luke Mase Adviser

2017 saw Luke’s dream of watching the Tigers win an AFL premiership become a reality. Waiting his entire life for this moment, their win will go down as one of the best days of his life.

Finishing his CFP studies this year saw Luke attain new skills and grow as an adviser, helping both his clients and the public by answering their financial questions on the Adviser Ratings website.

Luke’s enjoys spending his free time with his partner Mandy, seeing his friends and attending sporting events.

Next year, Luke is looking forward to going back to Europe with Mandy, building upon the relationships that he has formed with his clients, and engaging with more people so that he can help them achieve what’s important to them.



Mariana Subasic **Associate Adviser**

Moving into her new role as an Associate Adviser in January, Mariana has enjoyed all of the challenges and responsibilities that have come with the change.

Always looking for new experiences, the highlight of her year was a camping trip to Queensland and going four-wheel driving on the sandy beaches of Fraser Island.

Mariana enjoyed the rest of her year in the company of friends and family, dancing Bachata, focusing on becoming more self-aware, and continually working towards improving herself in all aspects of life.

2018 holds even more excitement for Mariana, as she plans to see friends and family in Adelaide and Sydney, travel in June, continue Bachata dancing and completing more of her CFP subjects.

Andrew McPherson **Senior Adviser**

There's no question about what Andrew's favourite day of 2017 was. 3 August. The day he and his wife, Alicia welcomed their baby boy, Wesley Kenneth McPherson into the world. Born 10 weeks premature, Wes is now happy, healthy and loving being spoilt by his family.

Becoming a dad has been an amazing experience for Andrew, and he is looking forward to watching Wes grow into a little boy and teaching him all about the world (and how to play sport!). Not having to worry about any financial pressure meant that Andrew was free to take time off, step back and truly enjoy some quality time with his family before returning to work.

Next year, Andrew will be completing his final CFP unit and aims to continue living life to the fullest by enjoying his first holiday as a family.





Jiing Chiang Head of Paraplanning & Compliance

For Jiing, there's only one thing that comes to mind when you mention 2017—his upcoming wedding. In fact, the highlight of Jiing's year was when he and his fiancé, Sarah, finally started planning for their wedding.

After much debate, they finally decided on and booked a venue (a feat which Jiing considers to be an achievement in itself). Although it has been stressful at times, they are excited to be able to plan a wedding that reflects their personalities and create memories with their closest friends and family that will last a lifetime. So, it comes as no surprise that what Jiing is looking forward to most in 2018 is his wedding.

Jiing loves that he is free to be himself at work and knows that he is valued for who he is—even when it means we have to hear about his obsession with queuing up for the latest "limited edition" Jordans!

Left to right: Jiing & Sarah.

Heidi Motte Client Service Associate

This was a big year for Heidi. She celebrated her 30th birthday in Italy with her friends and mum, and started focusing on her health and fitness. It's spending time and creating lasting memories with her loved ones that sees Heidi live her good life and focus on what really matters to her.

Heidi loves waking up in the morning knowing that she gets to work with an amazing group of people who share the same values as her.

In the office, she enjoys learning new things every day and gained confidence both in her role as a Client Service Associate and who she is as a person.

Next year is equally exciting for Heidi as she'll be seeing two of her best friends get married overseas—not to mention the prospect of travel and trying out all the new cuisines that go hand in hand with destination weddings!



Left to right: Heidi & her mum, Giselle.



Melissa Macleod **Client Service Manager**

Family plays a leading role in Mel's life, so moving into a sunny open plan townhouse in McKinnon with her boyfriend, Alex, and her brother this year proved to be the perfect decision for her.

Mel loves the challenge of signing up to fitness events with her friends, but still knows how to pace herself by mixing in some wine and cheese nights (it's all about finding the right balance).

Surprising herself with what she can achieve when she sets her mind to it on more than one occasion, Mel and some of the Tribeca team recently tackled the Eureka stair climb. 1642 steps later and Mel has already started recruiting for the next event—an 8km run around the Melbourne Zoo.

Next year, Mel has plans to celebrate her birthday in her hometown of Napier, New Zealand, where her mum and friends will finally be able to meet Alex in person!



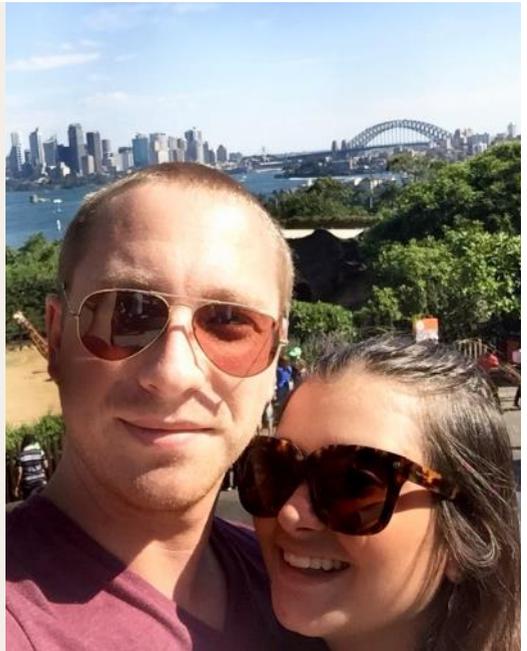
Left to right: Mel & Alex.

David Lofthouse **Associate Adviser**

2017 marked a special occasion for David—he took the pledge and became an Australian Citizen! He also achieved his CFP designation, and was able to see his parents, who made the long trip from the UK to visit him in Australia for the first time.

The freedom to travel and visit his friends and family are an important part of David's life, so he always has his next getaway in mind. In fact, at the end of this year he'll be attending a wedding in Thailand before visiting family in Amsterdam, seeing the Northern Lights in Lapland and spending Christmas with family in the UK for the first time in five years.

Now that he's achieved his CFP designation, David has his sights set on 2018—with plans to further develop his skills and develop his professional network to help further support his clients.



Left to right: David & his partner, Nicole.



Adam Turco
Mortgage Consultant

Finishing Tough Mudder for the second year in a row is an achievement in itself—but this year was made especially memorable for Adam as he completed the course with his wife, Trish.

Although he's only been with us since June this year, Adam's drive to achieve the best results for his clients has seen him fit right in with the rest of his team.

Making sure to take time out to relax and enjoy life, Adam split his spare time this year between family, friends and coaching his boys' basketball team.

Next year, Adam is looking forward to Gary Ablett Jr being back home in Geelong, and hopes that the Cats will take the premiership flag!

Left to right: Trish & Adam.

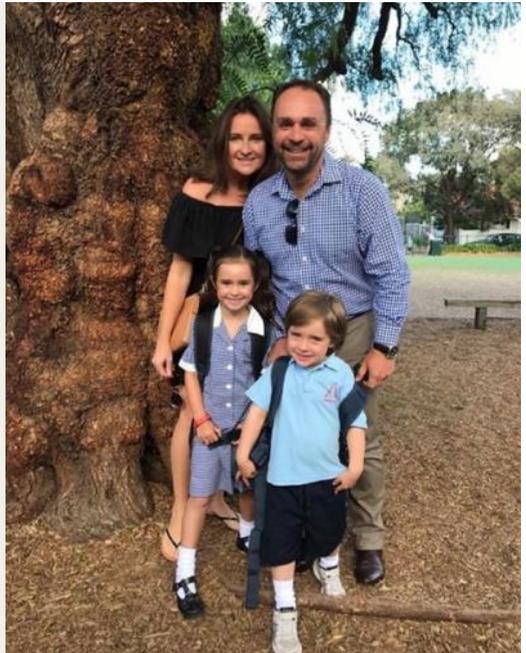
Julia Kloszynski
Marketing Manager

This year, Jules celebrated her 10-year wedding anniversary with a surprise trip to Nouméa, courtesy of her husband, Jason. 2017 also saw her spend two weeks at the snow where the kids learnt to ski.

Spending quality time with her family is important to Jules, and she finds herself living her good life when both herself and her husband are maintaining a healthy work-life balance that complements their family.

Seeing the Tribeca team as part of her extended family, she loves that we're all genuine people who truly want the best for our colleagues and clients.

2018 is set to be another exciting year for Jules—with family holidays to Singapore and Queensland on the horizon.



Top (L to R): Julia & Jason, Bottom (L to R): Zara & Ryan



Left to right: Sarah & her friend, Felicity.

Sarah Carey
Marketing Assistant

Starting at Tribeca in September this year, Sarah is enjoying beginning her career in marketing and communications.

Working for our team has been especially exciting for Sarah as she was able to be a part of our rebrand and help implement all of the changes to our presentations, office space and online presence.

Sarah lives her good life by walking her dog, catching up with friends, reading sci-fi books and losing track of time playing a good video game.

In 2018, Sarah is looking forward to gaining more experience and growing professionally. She is also planning a trip to Queensland, as well as taking her maid of honour duties seriously by planning the most memorable hen's night ever.

Brad Fox
Non-Executive Chairman

Much like Tribeca itself, Brad's year has been one of change and growth.

Stepping down from his position as Chief Executive of the AFA to spend more time with his young family, Brad has found joy coaching district football and going fishing.

Adventure was the key theme of Brad's year, as he embarked on camping trips with his friends and even took on the Kokoda trail in Papua New Guinea! The trek tested his fitness and pushed him to the limit—both physically and mentally. Brad came out of the trek with a fresh perspective on life and a clear vision of what he wants for his future.

Like us, Brad understands that helping clients reach their life goals is more important than the amount in their bank account. He's looking forward to helping lead and grow our like-minded team for many years to come.



CLIENT STORIES

Like us, our clients understand that their good life is defined by what makes them happy, rather than the amount in their bank account.

Our clients are the real deal. From starting a family to entering retirement, our clients come to us from all walks of life. But whilst their experiences are unique, they all have one thing in common. They're all striving for their good life.

They're aspirers who believe that they can achieve whatever they can set their mind to—they just need a good financial roadmap to help get them there.

A few of our clients were even amazing enough to help us out with our rebrand by attending a photoshoot and sharing their thoughts on their Tribeca journey. A huge thank you goes out to all of these clients who generously took time out of their day to tell their story.

If you'd like to be part of our future campaigns, get in touch with us on 1300 388 285.

Clare and I really enjoyed working with Andrew on our 10-year financial plan and mapping out a succession plan to ensure we achieve our goals.

We really appreciate the guidance and support in relation to our insurances. It's never easy to discuss what happens if one of us should pass away but it's reassuring to know there is a plan in place.

Our industries have many similarities in that it's a competitive environment and fundamentally the products very similar.

However, the main point of difference with Tribeca is the level of service they provide and the way they treat their clients—focusing on building and maintaining their relationship with you, so that they can understand what you really want from life.



By focusing on their relationship with you, they understand what you really want from life.

STUART



Tribeca doesn't just understand your financial needs and goals – they understand you as a person.

RICHARD & MICHELLE

From the first meeting we knew that Tribeca was the right fit for us.

They genuinely care about what our goals are and work hard to achieve them—and give us some tough love when we need it to keep us on track. They are also extremely adaptable and empathic to our needs, as they have had to change strategies at times to suit our personal circumstances.

Over recent years I have faced health issues which has impacted on my professional capacity, and Tribeca has been an incredible support for myself and my family over this time. The advice and actions they took on my behalf was matched by the level of care and sensitivity they gave to my situation. They made a trying time far less difficult. That's why I see them as a trusted adviser, not just a financial planner.

Everyone at Tribeca shows a genuine willingness to not just understand your financial needs and goals, but more importantly, understand you as a person.

When we first saw our Tribeca adviser it was a big change, but thankfully they have great service.

We came to Tribeca from another adviser who had retired—thank god or we would never have met them!

Tribeca's professionalism and attention to detail means that we haven't been hit by any nasty surprises. The cost is all spelt out for you from the beginning and they always check in for updates on how things are going. Whenever we have a question there's always someone there to help us, and if they don't know the answer, they'll take the extra step of finding it out and getting back to us.

Walking in to Tribeca, everyone is so friendly and welcoming—they really make you feel like part of the team. We definitely consider the team at Tribeca to be our friends.



Everyone is so friendly and welcoming – they really make you feel like part of the team.

ALEX & JUDY



I have so much more confidence in my financial position since meeting with Tribeca.

EMMA

I didn't realise how much improvement I could achieve with someone looking out for me and making sure I was covered in other areas, not just super advice.

Before coming to see Tribeca, I had never really thought about needing a financial plan. I have so much more confidence in my financial position since meeting with them.

Whether I'm entering their office or just calling up with a query, I always feel so welcomed by the team. Everyone genuinely wants to get to know what's important to you and would help in any way possible to see you achieve it. They're like family to me.

Nowadays, goals are being ticked off and I'm able to take on new things without worrying if I can afford to do them. I'm living my good life.

Everyone has been warm and friendly towards us and it's nice to be in such a positive environment – especially when discussing finances.

We came to Tribeca after our previous adviser retired, so we were a bit apprehensive about how the transition to a new adviser would go.

Tribeca listens to what we want out of our life and has been able to cater towards our goals, as well as help give us perspective about our finances and future.

We take comfort knowing that we'll have enough money to last us throughout retirement. We have a very close-knit family, regularly catch up with friends and continue to travel and live our good life that we had always imagined. It's these life experiences that we treasure the most.



We're living the good life that we had always imagined.

ANNE & ROB

CLIENT FEEDBACK

We love to hear how we've helped our clients on their journey to financial freedom.

Nothing is more rewarding to our advisers than hearing how they've helped make someone's life easier. Here's a few of the highlights that some of our clients have left for our advisers on AdviserRatings.com.au throughout the year.

"Sean has been amazing helping my husband setting everything up before he passed away. He helped implement all the steps my husband wanted to protect myself and our girls for the future. Would recommend highly."

- Jan



"We are very happy with the advice given and respect shown by the Tribeca team. Andrew is a knowledgeable and articulate professional and we are confident that he has integrity and our best interests at heart."

- Steve



"Matthew was extremely helpful and patient when it came to answering all my questions and ensuring I have a good understanding of everything we were discussing - I couldn't recommend him highly enough."

- Amy



"I found Michael to be a great ambassador for Tribeca—he is very helpful and prompt. I would gladly recommend him to my friends and family."

- Mark

"Luke has always kept us up to date and explains every step in terms we understand. He is a very pleasant lad who has always been there for us in our financial dealing and we are happy to recommend him to our friends."

- Terry



In 2018, we're on a mission to positively impact as many lives as possible.

Please share your Tribeca experience with your friends and family and encourage them to get in touch by calling Mel in the office on 1300 388 285.

TRIBECA FINANCIAL

**LEVEL 6/606 ST KILDA ROAD
MELBOURNE VIC 3004**

**1300 388 285
TRIBECAFINANCIAL.COM.AU
ADVICE@TRIBECAFINANCIAL.COM.AU**



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1300 388 285

TRIBECAFINANCIAL.COM.AU