TRIBECA FINANCIAL

HAPPINESS ARCHITECTS

FINANCIAL SERVICES GUIDE

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Licensee

MY DEDICATED ADVISORY

ABN: 30 610 561 263

Australian Financial Services Licence (AFSL): No. 485683

Website: tribecafinancial.com.au

Address: Level 1, 110 Church Street Hawthorn VIC 3122

Version:

2 November 2018, v1.3

Authorised for distribution by My Dedicated Advisory Pty Ltd

Why am I receiving this document?

This Financial Services Guide (FSG) will help you decide whether to use the services that we* offer.

*In this document “we” refers to Tribeca Financial and your Financial Adviser.

This FSG contains information about:

1. My Dedicated Advisory
2. The services we provide and their cost
3. Your Financial Adviser
4. The financial advice process
5. How to make a complaint
6. Privacy
7. Our fees
8. Commissions we may receive
9. Contact details

When we provide you with a financial planning services you may receive:

- A Statement of Advice (SoA) or Record of Advice (RoA) which documents the advice we provide to you.
- A Product Disclosure Statement (PDS) which explains the products we have recommended.
- A Fee Disclosure Statement (FDS) which reflects the fees you've paid and what services you've received throughout the year. This is sent annually.
- A Renewal Notice (Opt-in Agreement) which allows you to 'opt-in' to our ongoing advice services. This form is sent to you to ensure that you want to continue with our ongoing advice services.

My Dedicated Advisory

My Dedicated Advisory holds an Australian Financial Services Licence (485683) which has been issued by the Australian Securities and Investments Commission (ASIC).

My Dedicated Advisory is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its representatives provide.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Wealth creation strategies
- Super strategies
- Retirement Planning
- Life Insurance Advice
- Estate Planning strategies
- Debt reduction strategies
- Aged Care Strategies
- Cash Flow Management
- Tax (Financial) Advice

Tribeca Financial & Your Financial Adviser

RYAR Group Pty Ltd, ABN: 25 127 659 198 as trustee for RYAR Group Discretionary Trust ABN 18 561 371 858 trading as Tribeca Financial has been appointed as a Corporate Authorised Representative (CAR No. 362787) of My Dedicated Advisory.

We act on behalf of My Dedicated Advisory who is responsible for the services that we provide.

Authorised Representative No. 332392

"My good life is time spent with my young family and finding the right work-life balance." – Sean

Sean Birch
Director/Senior Adviser

Bachelor of Business (Accounting, Business Law), Ballarat University, 1991
Certified Practicing Accountant, CPA Australia, 2004
Graduate Diploma of Financial Services (Financial Planning), RG146, 2008

Sean commenced his career as a Corporate Accountant and CPA, which included positions as a Financial Controller and Finance Manager. After a 17 year-long career in this field, he decided he was ready for a change. He made the move to Financial Adviser in 2008, and quickly saw an opportunity to strike out on his own, founding his own financial advice business RYAR Group, trading as The Wealth Design Group.

In 2015, RYAR Group became an affiliate of Tribeca Financial – a relationship which continues to be a meeting of the minds.

Sean tries not to let his busy career stop him from living his good life. Finding the right work-life balance is a top priority for Sean, who always finds time to enjoy the experiences and adventures that come with having a young family.

"I originally got Sean in to help my mum with some of her financial issues. After talking to Sean, I knew he would be able to help me. Sean and his staff are extremely helpful and very knowledgeable. I would recommend him to anyone who needs help." – Paul

The financial advice process

We recognise that the objectives and personal circumstances of each client are different.

What is right for one client may not be right for another.

Where we provide personal advice, we will listen to you to understand your objectives and

circumstances. We will also ask questions to make sure we address all issues.

When we first provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice which you can take away and read.

The Statement of Advice will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For managed funds and personal risk insurance we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about the advice and investments recommended.

You can provide instructions to us in writing, via phone or via email/fax. Please note you are responsible for ensuring your instructions do however reach us.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file, which can be requested at any time.

Making a complaint

We endeavour to provide you with the best advice and service at all times.

If you are not satisfied with our services, then we encourage you to contact us.

You can contact us by using the details below:

The Complaints Officer
Tribeca Financial
Level 1, 110 Church Street
Hawthorn VIC 3122
Email: admin@tribecafinancial.com.au
Phone: 1300 388 285

If you are not satisfied with our response to your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) for an independent review of your matter.

AFCA is a free and independent external dispute resolution service.

Their details are as follows:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email:	info@afca.org.au
Website:	www.afca.org.au
Phone:	1300 931 678

Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information.

We will collect personal information from you so that we can understand your personal situation and provide you with advice which meets your needs and objectives.

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.

If you do not provide us with all the information that we request, we may not be able to provide our services to you.

We will hold and use your personal information so that we can continue to provide our services to you. We will only disclose your personal information to external parties where:

- The law requires us to do so
- You consent for us to do so

Our Privacy Policy contains further information on how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our full Privacy Policy is available on our website.

Our fees

All fees are payable to Tribeca Collective Pty Ltd trading as Tribeca Financial. Your Financial Adviser is an employee of Tribeca Financial and is paid a salary. They may also receive a profit share payment which is dependent on a range of factors, which may include the revenue they generate for the practice.

Plan Preparation Fee (Initial Advice Fee)

The Plan Preparation fee includes all meetings with you, the time we take to determine our advice and the production of the SoA. The Plan Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you at our first meeting.

Your investment in our initial advice services starts at $2990.

Ongoing Service Fee (Ongoing Advice Fee)

Once your recommended strategies are established, we will typically provide you with ongoing advice services. Ongoing fees will depend on what ongoing service we provide to you. They are typically an agreed fixed fee which is paid monthly. The services and fees will be set out in the SoA that we provide to you.

Your investment in our ongoing advice services starts at $330/month.

Non-Monetary Benefits

We keep a register detailing certain non-monetary benefits that we receive from product providers e.g. benefits valued between $100 and $300, and those that relate to genuine education or training and technology software or support.

What commissions do we receive?

We receive commissions and other benefits from some product and service providers. The commission will vary depending on the product or service which is recommended.

You will be advised of the exact amount in the SoA or RoA.

Insurance Commissions

Tribeca Financial usually receives a one-off upfront commission when you take out an insurance policy we recommend. This initial commission ranges between 30-88%.

We also receive a monthly commission payment for as long as you continue to hold the policy. This ongoing commission ranges between 22-33%.

For example, if your insurance premium is $1,000, we may receive up to $880 from the insurer upfront and up to $330 p.a. paid monthly but it is at no cost to you.

Business Interests

TF Collective Pty Ltd and RYAR Group Pty Ltd own a 100% business interest in TF Mortgages, our in-house mortgage broking business.

Please see the TF Mortgages Credit Guide on our website for further information.

Contact details

Get in touch, we'd love to hear from you.

Address
Level 1, 110 Church Street
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Tel
1300 388 285

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advice@tribecafinancial.com.au

Website
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