

**TRIBECA  
FINANCIAL** *HAPPINESS  
ARCHITECTS*

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



**FINANCIAL SERVICES  
GUIDE**

# **FINANCIAL SERVICES GUIDE**

**Licensee**

## **MY DEDICATED ADVISORY**

**ABN: 30 610 561 263**

**Australian Financial Services Licence (AFSL): No. 485683**

**Website:** [tribecafinancial.com.au](http://tribecafinancial.com.au)

**Address:** Level 1, 110 Church Street Hawthorn VIC 3122

**Version:**

27 November 2020, v1.10

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

## Your Financial Adviser

Tribeca Collective Pty Ltd, ABN: 54 604 005 209 trading as Tribeca Financial has been appointed as a Corporate Authorised Representative (CAR No. 1008603) of My Dedicated Advisory.

The following experienced Advisers have been appointed as Authorised Representatives of My Dedicated Advisory.

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



**Robert Devlin**  
**Senior Adviser**

**Bachelor of International Business, La Trobe University**

Growing up in Echuca, Rob moved out at 18 to pursue his dream of becoming an Adviser and has been a passionate advocate for his craft and living his Good Life ever since.

Rob finds fulfilment in giving his clients the clarity, tools and guidance they need to reach their goals and live life to the fullest.

Attracted by the culture, vision and values of Tribeca, Rob began working for Tribeca in 2019 and has quickly become an integral part of our team.

An avid golf player, he is often seen providing unsolicited tips around the office to anyone who will listen. When he’s not at work (or on the golf course), you’ll usually find him catching up with friends or watching a game of footy.

**Authorised Representative No. 1004914**

“There are hundreds of more important things in life than worrying about your money.”  
 – Rob



**Stevie-Jade Turner**  
**Senior Adviser**

**Certified Financial Planner (CFP)**  
**Bachelor of Commerce (Accounting & Financial Planning), Curtin University**

Having completed a Bachelor of Commerce (Accounting & Financial Planning), Stevie-Jade aims to educate youth about their finances and help people create future wealth.

In 2014, she obtained her Certified Financial Planner certification, one of the highest distinctions in the Financial Planning profession.

Passionate about the financial advice industry, Stevie-Jade spent time coaching financial planners at one of the Big Four banks, training and developing over 120 planners individually in the WA, SA and NT regions as well as inducting over 150 planners from all over Australia in national inductions.

Stevie-Jade joined the Tribeca team in 2020 and is excited to grow both professionally and personally with the team. In line with Tribeca’s purpose, she isn’t afraid to take a different approach to financial advice and actively strives to help her clients achieve their goals.

**Authorised Representative No. 433749**

“At the end of the day we all want the best for ourselves & our loved ones. I love knowing I’ve had a hand in helping people achieve that.”

– Stevie-Jade



**Daniel Testa  
Senior Adviser**

**Advanced Diploma Financial Planning, Monarch Institute, 2015  
Masters of Financial Planning, Deakin University (currently studying, completion 2022)**

Daniel is someone who embraces life to the full. Having grown a strong reputation within the banking and finance industry for his holistic approach, his passion for relationships and making the world a better place for people is evident.

An all-round performer, Daniel is an accomplished singer and guitarist performing live most weekends and is a tireless supporter of mental health initiatives.

Daniel’s Good Life is not dictated by money but enjoying a life of experiences rather than possessions.

**Authorised Representative No. 1240809**

“My goal is to help my clients create a lifestyle not controlled by money, empowering them with the freedom & security to live their Good Life.” – Daniel





**Authorised Representative No. 1261635**

“I feel truly happy when I’m making a difference in people’s lives.” – Mariana

**Mariana Subasic  
Adviser**

**Bachelor of Business (Financial Planning),  
RMIT/Open University, 2012**  
**Bachelor of Management, UNISA, 2010**

Moving from Adelaide to Melbourne over three years ago, Mariana can’t imagine going back.

Passionate about working with people, Mariana loves how the Tribeca culture encourages her to take the extra step to get to know each of her clients personally.

Mariana lives her good life by surrounding herself with people that make a positive contribution to her life and enjoys having the freedom to do things that make her happy. One of these is Bachata dancing, which lets her switch off from every day stress and feel present in the moment.

When she isn’t working or dancing the night away, you’ll often catch her spending time with family and friends or scouting out new cafes and bars to try out.



**Authorised Representative No. 1237622**

“I’m here as your financial personal trainer – to map out your journey & coach you to stay on track.” – David

**David Lofthouse  
Adviser**

**Certified Financial Planner (CFP)  
BSc (Honours) Business & Management,  
Aston University Business School, 2008**

Originally from the UK, David’s background is in business finance and accounting. He joined the Tribeca team in 2017 with three years of prior experience in the Australian financial planning industry.

David’s determination to help his clients reach financial wellbeing drove him to attain his CFP designation in 2017. His passion for coaching people towards achieving their personal goals extends beyond his role in the Tribeca team, as he is also a qualified personal trainer and holds further accreditation in nutrition.

For David, living his good life means striking the right balance between travelling the world and taking time to relax and enjoy what’s closer to home – usually by going to the gym and playing the guitar.



**Authorised Representative No. 1265455**

“Money should be no more than a tool to make your life easier and happier. It’s my role to not only maximise your wealth, but to help you keep that perspective.” - Matthew

## **Matthew Rea Adviser**

**Certified Financial Planner (CFP)  
Bachelor of Commerce (Financial  
Planning & Finance), Deakin University,  
2016**

Matthew simply gives his all to everything he does, whether that’s helping his clients achieve their financial and life goals, mastering a new hobby, or turning a casual round of golf into a hotly competitive contest.

This determined attitude is complemented by a deep willingness to put people first, to listen, and to live and work with empathy and trust.

Matthew’s Good Life is having the freedom to make choices that will make him a happier person.



**Ryan Watson**  
**Chief Executive Officer**

**Bachelor of Arts/Commerce, Deakin University**  
**Graduate Diploma of Financial Planning, Finsia**  
**Association of Financial Advisers Rising Star Finalist 2008/09**  
**Partaking in the AFA Genxt Mentor Program (Mentor)**

Ryan doesn't like financial planning. He loves it. He started out at Mercer, working in their superannuation master trust, before taking an Associate Advisory role at OAMPS Insurance Brokers. It wasn't long before he made the move to become a fully-fledged Financial Adviser.

In 2007, he opened his first financial planning firm, paving the way to three successful business partnerships. He founded Tribeca Financial in 2010, and has since been enjoying the rewards and challenges of making people's lives better through simple, personalised financial strategies.

A model ambassador for living his good life, Ryan plans his week (both professional and personal) in advance every Sunday night, and always makes sure that his family has their next holiday planned – even if it's just a mini-weekend getaway.

**Authorised Representative No. 1271474**

“I'm all about optimising my own performance to realise the good life – for myself and my clients.”  
 – Ryan

## 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](mailto: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](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://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 appointments 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 appointment, which can include:

- Strategy Paper: Ranges from \$1,650 to \$2,200
- Statement of Advice: Ranges from \$2,200 to \$4,400
- Advice Implementation: Ranges from \$1,320 to \$2,200

### 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 exact services and fees will be set out in the SoA that we provide to you.

Your investment in our ongoing advice services starts at \$440/month.

### Non-Monetary Benefits

We keep a register detailing certain non-monetary benefits that we receive from product providers e.g. benefits valued up to \$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 30-66%.

We also receive a monthly commission payment of 22% for as long as you continue to hold the policy (after the first anniversary of policy).

For example, if your insurance premium is \$1,000, we may receive up to \$660 from the insurer upfront and \$220 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  
Hawthorn VIC 3122

### Tel

1300 388 285

### Email

[advice@tribecafinancial.com.au](mailto:advice@tribecafinancial.com.au)

### Website

[tribecafinancial.com.au](http://tribecafinancial.com.au)