

**FINANCIAL SERVICES GUIDE V1.14**

FROM THE FIRST MEETING  
WE KNEW THAT TRIBECA  
WAS THE RIGHT FIT  
FOR US.



## FINANCIAL SERVICES GUIDE

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 **7 December 2021, v1.14**

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.

### **This FSG contains information about:**

1. My Dedicated Advisory
2. The services we provide
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

### **When we provide you with 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.

If you enter into an Ongoing Service Agreement (OSA) with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services. If we charge our advice fees from either a superannuation or an investment account we will also seek your consent to deduct fees from that account.

#### **Not Independent**

My Dedicated Advisory Pty Ltd receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

## **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 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

### **We are authorised to arrange and deal in the following financial products:**

- Deposit and payment products
- Debentures, stocks and bonds
- Life Insurance
- Superannuation
- Retirement income streams including pension and annuities
- Managed investments
- Investor directed portfolio services
- Securities
- Margin Lending facilities

## **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.

**"There are hundreds of more important things in life than worrying about your money."**

*ROB*



## **Robert Devlin**

Senior Adviser

**Bachelor of International Business, La Trobe University, 2012**

**Advanced Diploma of Financial Planning, KAPLAN Professional, 2013**

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

Starting out at NAB, it wasn't long before his skills, care and work ethic saw him move to a more senior position as financial adviser with ANZ. Wanting to broaden his experience with a dedicated advice firm, Rob joined our team in 2019 attracted by Tribeca's culture, vision and values.

Now an integral part of our Tribe and leadership, Rob finds fulfilment in giving his clients the clarity, tools and guidance they need to reach their goals and live life to the fullest.

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**



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

*STEVIE-JADE*

## **Stevie-Jade Turner**

Senior Adviser

**Certified Financial Planner (CFP), 2014**

**Bachelor of Commerce (Accounting & Financial Planning), Curtin University, 2009**

To say Stevie-Jade is passionate about the financial advice industry is an understatement. As an advice coach for Westpac she trained and developed 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.

Drawing on these leadership skills, her next role was opening and establishing the Melbourne offices of Perth-based Specialist Financial Solutions to set the firm up for long-term success.

With this in place, Stevie-Jade took on her next adventure joining our Tribe in 2020. Inspired by Tribeca’s purpose of delivering financial advice in a better way, she is particularly driven by educating youth about their finances and helping people create future wealth and achieve their goals.

In her spare time, you can find her spending time with family, reading or solving sudoku puzzles and cryptic crosswords.

**Authorised Representative No. 433749**

**"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



## **Daniel Testa**

Senior Adviser

**Advanced Diploma Financial Planning, Monarch Institute, 2015**  
**Masters of Financial Planning, Deakin University (completion 2024)**

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.

Whether working for large corporations like Westpac or BT Finance, or more specialised firms like Tribeca, Daniel's focus has always been building the life every client wants and helping create the roadmap to make it happen.

This often requires open and honest conversations, something Daniel also welcomes outside of work with his active involvement in various mental health initiatives.

A definite all-round performer, Daniel is an accomplished singer and guitarist performing live most weekends.



**“My Good Life is having options; knowing I have a strong foundation from which to grasp opportunities and weather life’s storms.”**

**KIRSTEN**

## **Kirsten Townsend**

Senior Adviser

**Bachelor of Arts, Flinders University SA, 1994**

**Diploma of Financial Services (Financial Planning), KAPLAN Professional, 2012**

**Advanced Diploma of Financial Planning, KAPLAN Professional, 2017**

**SMSF accredited, KAPLAN Professional, 2015**

Kirsten brings a deep sense of empathy and purpose to her role as Senior Adviser, having worked across many areas of advice since entering the financial services industry in 2008.

This was evident in her role at AMP prior to joining Tribeca, where she provided specialist training and coaching for the financial advice team in the key areas of client centric behaviour, streamlining their advice process and building their commercial acumen.

She is driven by a desire to help clients develop better habits and actions around their money and wealth, and in turn remove any roadblocks that might stand in the way of achieving their goals.

It’s just one of the many beliefs she has in common with Tribeca; another one being good health and wealth go hand-in-hand.

**Authorised Representative No. 466384**

**"I feel truly happy when  
I'm making a difference  
in people's lives."**

**MARIANA**



## **Mariana Subasic**

Adviser

**Certified Financial Planner (CFP), 2020**

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

**Bachelor of Management, UNISA, 2010**

Mariana is committed to helping people. Her experiences as a refugee has given her a unique perspective on how powerful helping others can be in making a difference in someone else's life. It's why she was drawn to financial advice. And to Tribeca.

Since joining our Tribe in 2014, Mariana has taken all before her in growing her knowledge and expertise in financial planning and advice, valued for her unwavering commitment to her clients and determination to help them achieve their goals and aspirations.

Mariana's career goal is to assist women in developing a better relationship with money and empowering them to take charge of their financial future. Our 'cashflow crusader', she is focused on helping clients live their Good Life through giving them the tools and techniques to stay on top of their finances.

When she isn't working Mariana loves to switch off by scouting new cafes and bars, spending the night Bachata dancing, or enjoying precious time with family and friends.

**Authorised Representative No. 1261635**



**"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), 2020**

**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.

He didn't waste any time pursuing his goal of becoming a financial adviser, securing his first role in the industry before he'd finished his degree. His thirst for knowledge and experience has seen him continue to build his expertise as an Adviser, leading him to joining our Tribe in 2020.

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

All the traits we value at Tribeca.

**"My good life is being  
fully present with the  
people I love."**

**BENJAMIN**



## **Benjamin Jongebloed**

Associate Adviser

**Certified Financial Planner (CFP), 2017**

**Bachelor of Commerce (Financial Planning & Finance), Deakin University, 2011**

**Diploma in Financial Planning, Chartered Insurance Institute, 2019**

Ben doesn't believe in taking half measures, both with his career or personal life.

Beginning as a paraplanner with Australian Unity and rising to financial adviser within a few years, he took the leap of working and studying in London to advance his skills and go outside of his comfort zone. It certainly paid off, with Ben returning to Melbourne three years later with a greater perspective and appreciation of the role he can play as an Adviser in his client's lives.

This willingness to continue challenging himself is not just confined to work, with his first marathon high on the list of personal goals he's keen to tick off.



**“My Good Life is full of learning, adventure and creating great memories.”**

LUCY

## **Lucy Atkinson**

Associate Adviser

**Masters in Financial Planning, Griffith University, 2021**  
**Graduate Certificate in Finance, Griffith University, 2018**

With a strong background in insurance and superannuation, Lucy is adept at helping clients plan for the now, as well as look towards securing their future in retirement. Taking this holistic approach is how she tackles any opportunity or challenge.

For Lucy, life is very much about the interactions with people; being able to share her experiences and knowledge and learn from others in return. It's why she was naturally drawn to a career in financial advice, and to a role as Associate Adviser with Tribeca.

As Lucy says, what is the point of having such a Good Life unless you can share it with other people to make it even better, or help them live a Good Life too?

We couldn't agree more.

**"I'm all about optimising my My Good Life is inspiring impact and change for a better environment and society. I just want to be a good ancestor."**

NATHAN



## **Nathan Fradley**

Senior Adviser

**Bachelor of Business (Economics/Finance), Swinburne University of Technology 2011**  
**Advanced Diploma Financial Services (Financial Planning), Kaplan 2012**  
**Fellow Chartered Financial Planner, Asia Pacific Financial Services Association, 2018**  
**RIAA Certified Ethical Investment Adviser, Responsible Investment Association, 2020**

Nathan lives his life to make a meaningful difference to people and the planet. For him it's that simple. In his career, he quickly established himself as a go-to financial planner, rising up the ranks of NAB from Wealth Consultant to Senior Financial Planner. Then, wanting to champion his interest in ethical investments and aged care, he took the opportunity to co-found Lime Financial Planning with a goal of offering advice in a fresh way. Having seen his achievements in this space, we suggested that Nathan would be a great fit for Tribeca as he shared a similar purpose and values. Luckily for us he agreed.

In his personal life, Nathan applies the same level of drive and passion to everything he puts his mind to. He calls it 'Labrador energy', which has seen him train high performance athletes as a strength and conditioning coach (and compete himself in strongman events), take on various volunteering roles from mentoring refugees for Deakin University to facilitating events for kids cancer charity CanTeen, and be a regular speaker and podcaster across social and financial industry issues.

**Authorised Representative No. 473667**



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

**RYAN**

## **Ryan Watson**

Chief Executive Officer

**Stanford University Graduate School of Business, 2014**

**Bachelor of Arts/Commerce, Deakin, University 2003**

**Graduate Diploma of Financial Planning, Finsia**

Ryan has always demonstrated a strong work ethic and a commitment to bettering himself, from taking on a paper round from age 11 to co-founding his first financial planning firm after only four years working in the industry.

He started out at Mercer, working in their superannuation master trust, before taking an associate advisory role at OAMPS Insurance Brokers. After opening three successful businesses with his fellow partners between 2007 and 2010, Ryan decided it was time to go it alone and put his own stamp on financial advice – Tribeca was born.

His goal was simple. To prove that there’s a better way to deliver financial advice. A way that places the priority on people, not product. And a way that can change thousands of lives by giving people the sense of security and freedom that comes with greater financial wellbeing.

It’s what continues to drive Tribeca’s purpose, and Ryan’s. He is the model ambassador for living his good life, down to planning his week (both professional and personal) in advance every Sunday night to make sure he’s got the balance right. High on this list is always having the next family holiday planned, even if it’s just a mini-weekend getaway.

**Authorised Representative No. 1271474**

## 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. 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 for at least seven (7) years, 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**

We will endeavour to resolve your complaint within 30 days of receiving your complaint.

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: **afca.org.au**  
Phone: **1300 931 678**

You may also contact the **Australian Securities & Investments Commission** (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

## 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. You can request a copy of our Privacy Policy from your adviser or find it on our website.

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.

If you have any issue relating to your personal information you can contact the **Privacy Commissioner**.

Their details are as follows:

**The Privacy Commissioner**  
**GPO Box 5218, Sydney NSW 2001**

Email: **privacy@privacy.gov.au**

Phone: **1300 363 992**

Our full Privacy Policy is available on our website.

## **Our fees**

### **'My Good Life' Plan Preparation Fee (Initial Advice Fee)**

The Plan Preparation fee includes all appointments with you, our research of your current circumstances and financial products, discovery of your goals and ambitions, the time we take to determine our advice, and the production of the Statement of Advice (SoA) that documents our advice to you. The fee is based on the scope and complexity of advice to be provided to you.

We will agree the fee with you at our first appointment. The fee we quote will be consistent with our obligations to only provide advice that is in your best interests and that meets our ethical obligations of representing fair value.

There are three types of solutions that we may provide to you in the initial phase. These may be provided as a stand-alone solution or combined to meet your needs. All fees are inclusive of GST.

Statement of Advice (SoA):  
From \$3,300

Advice Implementation:  
From \$2,200

### **Ongoing Service Fee (Ongoing Advice Fee)**

Once your recommended strategies are established and implemented, our clients typically request an ongoing advice relationship to ensure they stay on track to achieving their Good Life. Ongoing fees will depend on what ongoing service we provide to you. They are usually an agreed fixed fee that cover 12 months and are paid monthly to make it easier on your cash flow. The exact services and fees will be discussed and agreed, then confirmed with a Letter of Engagement.

Your investment in our ongoing advice services starts from \$550 and ranges to \$1,320 inc GST per month depending upon the complexity of your situation and the value that we can provide to you. Ongoing advice fees are based on each client's requirements and may vary. Please note that in certain circumstances we may need to charge outside of the fee range, based on the client's requirements. We renew the terms of engagement with you annually to ensure they remain fair.

### **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?

### 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 may receive commissions on increases or additions to existing policies put in place before 2018 of up to 130%, and between 88% to 66% for policies written after that time.

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 additional cost to you.**

You will be advised of the exact amount in the SoA or RoA before proceeding with our advice, and each recommendation that we make will be in your best interests as required under the law.

### Business Interest

Tribeca Collective Pty Ltd own a 54% business interest in TF Mortgage Solutions, our in-house mortgage broking business.

## FINANCIAL SERVICES GUIDE V1.14



### Contact details

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

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

**Phone** 1300 388 285

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

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

