

FINANCIAL SERVICES GUIDE V1.16

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 **14 August 2023, v1.16**

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.



My Good Life

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

ANNE & ROB

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

Head of Advice / Senior Adviser

Advanced Diploma of Financial Planning, KAPLAN Professional, 2013
Bachelor of International Business, La Trobe University, 2012

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.



"My Good Life is to find the time to do what brings health, wealth, and happiness."

WARWICK

Warwick Abbott

Senior Adviser

Graduate Diploma of Financial Planning, Kaplan Professional, 2022

Advanced Diploma of Financial Planning (Financial Planning and Services), Kaplan Professional, 2020

Highly accomplished in banking and financial advice, with over 15 years at CommBank and Capital Wealth, Warwick's drive comes from helping clients live their best life through empowering them to achieve their personal and financial goals. All in a stress-free manner.

Warwick understands that advice can be complex, but his role as an experienced adviser is to offer a supportive peace of mind approach to enhancing his clients' future. He strives to convert what may appear as complex strategies into simple-to-understand language, to empower his clients and make them comfortable enough to take a journey of change.

Trust develops easily with Warwick, mainly through his natural ability to make clients feel totally at ease in understanding and taking charge of their finances.

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

NATHAN



Nathan Fradley

Senior Adviser

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

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



"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

Senior 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

Adviser

Diploma in Financial Planning, Chartered Insurance Institute, 2019

Certified Financial Planner (CFP), 2017

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

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 always
challenging myself to grow and
learn and taking all of life's
experiences in along the way."**

DAN



Daniel Nel

Adviser

Graduate Diploma of Financial Planning, QC Institute, 2019

Postgraduate Diploma in Investment Planning, University of the Free State, 2017

Certified Financial Planner (South Africa), 2017

Dan's mission is to help people discover, develop and implement strategies to reach their personal financial goals. It's a mission that has been shaped through thirteen years as a financial planner in his homeland of South Africa; this global perspective adds to the holistic approach he now brings to his role at Tribeca.

In challenging his clients to achieve their personal goals, he also believes in challenging himself. It's what led him to start a new life in Australia to further develop his skills and experience as an advisor, and to also work on personal projects like The Grit Gap blog where he shares his ideas and insights on financial planning strategies and products.

**"My Good Life is putting my
health first, our greatest
source of wealth."**

LENNY



Ellen (Lenny) Stoncius

Associate Adviser (Provisional)

The Financial Adviser Examination, FASEA, 2021

Bachelor of Commerce (Financial Planning & Finance), Deakin University, 2018

Lenny's adeptness for financial advice was identified very early, being awarded the best final year student in financial planning by the Financial Planning Association of Australia.

Since then, she has risen quickly to her current role as Associate Advisor, showing a natural ability to problem solve and strategise, as well as build strong relationships with clients based on mutual trust and respect.

Lenny is currently undertaking her Professional Year as required by the Financial Adviser Standards and Ethics Authority (FASEA).



"My good life is achieving a balance of family, friends and helping people achieve their financial freedom."

ANDREW

Andrew White

Associate Adviser

Graduate Diploma of Financial Planning, 2021

Graduate Diploma of Chartered Accounting, 2009

Bachelor of Business, Accounting, 2007

Having played key roles with the likes of PwC, Urbis and the AFL in accounting and financial control, Andrew knows a thing or two about managing money. He also knows how important empathy and understanding is to building strong relationships, qualities he learned from working closely with teams from across the globe.

This ability to naturally connect with people from all backgrounds is just one of the many traits he brings to Tribeca; another one being his absolute focus on achieving his client's dreams.

In terms of his focus outside of work, nothing comes close to the precious time spent with his young family.

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) including implementation:
From \$5,500

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 \$3,300 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.

Fees

All fees are payable to My Dedicated Advisory Pty Ltd and passed onto Tribeca Collective Pty Ltd trading as Tribeca Financial. Your financial adviser is paid a salary and may receive a performance bonus which is based on a number of key performance indicators across the business. Robert Devlin is an owner of Tribeca Collective and may share in any profits that the practice makes.

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 has a referral arrangement with Canopy Private Pty Ltd trading as Blusk, to provide mortgage broking services.

When you take out a loan or refinance with Blusk, Tribeca Collective Pty Ltd will share in 20% of the upfront and ongoing commission from the loan. E.g. If Blusk is paid \$5000 upfront and \$1000 ongoing for a home loan, then we will receive \$1000 upfront and \$200 ongoing as part of this arrangement.

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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

Website tribecafinancial.com.au

