

FINANCIAL SERVICES GUIDE V1.7

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, v1.7**

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

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.

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.

"My Good Life is being able to make a direct impact on people's lives."

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), 2008

Sean is not afraid of change, having switched careers after 17 successful years in corporate accounting to move into financial advice in 2008. But not content with one big move, he quickly made another, taking the opportunity to strike out on his own to found his own financial advice business RYAR Group (trading as The Wealth Design Group).

It was the idea of being able to make a direct impact on people's lives that drove all of this change, and naturally lead his RYAR Group to become an affiliate of Tribeca in 2015.

Making an impact is still what motivates him today, especially in helping his many long-term clients achieve a healthy balance in their lives.



"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 RYAR Group Pty Ltd. 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. Sean Birch is also an owner of RYAR Group so receives 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

RYAR Group 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, RYAR Group 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

