TRIBECA

Financial Services Guide

V1.20

Financial Services Guide

Version: V1.20, 2 November 2026
Licensee: My Dedicated Advisory
ABN: 30 610 561 263
Australian Financial Services Licence (AFSL): No. 485683

tribecafinancial.com.au
Level 1, 110 Church Street,
Hawthorn VIC 3122
Authorised for distribution by
My Dedicated Advisory Pty Ltd

TRIBECA

TRIBECA

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

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

TRIBECA

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.

TRIBECA

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

What services do we provide?

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.

TRIBECA

TRIBECA

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

Robert Devlin

Adv Dip of Financial Planning, Kaplan
BA International Business, La Trobe

Head of Advice and Partner.
SMSF expert. Skilled strategist.

Rob gains the greatest satisfaction from giving his clients the clarity, tools and guidance they need to reach their goals and live their Good Life. He is a champion for exploring and forging new ways of thinking throughout the business, particularly in furthering investment and SMSF strategy, and supporting multi-generational clients with complex needs.

As a natural leader, Rob's role encompasses Partner, Head of Advice, Committee leads and fostering Tribeca's inclusive culture. This commitment and energy for his work is more than matched by his dedication to his young family at home.

Robert Devlin is an owner of Tribeca Collective and may share in any profits that the practice makes.

Authorised Representative No. 1004914

My Good Life

TRIBECA

"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 Rea, CFP®

BA Commerce, Deakin

Lead Adviser and Partner.
Change influencer. Family man.

Life-changing advice. This means everything to Matt. To make a meaningful difference to someone's life; not just their balance sheet. His curiosity and honesty enables him to forge incredibly strong relationships with his clients, meeting challenges and opportunities head on together. He is particularly skilled at helping clients build and manage wealth through evidence-based investing, tax-effective strategies, and clear long-term planning. Giving them the confidence to make good financial decisions at every stage of life. As a Partner at Tribeca, his blend of forward and strategic thinking together with equal measures of humour and enthusiasm is highly valued. Also valued is how Matt prioritises home-life and work-life, where family time is his favourite time.

Matthew Rea is an owner of Tribeca Collective and may share in any profits that the practice makes.

Authorised Representative No. 1265455

My Good Life

TRIBECA

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

Ben Jongebloed, CFP®

Dip of Financial Planning, CII BA Commerce, Deakin

Senior Adviser and Partner.
Investment all-rounder. Marathon man.

Keen to grow personally and professionally, Ben's early career took him to the UK, fuelling his skills and seeing him return with a greater perspective and appreciation of the role he can play in people's lives. He excels in guiding clients through complex financial choices with clear, simple explanations, whether that's structuring wealth for high-income professionals or pressure-testing strategies for major life transitions (retirement, career change, inheritance). His determination to keep improving is not restricted to advice, with Ben being one of those unique individuals who thrives on putting the mind and body to the ultimate test by competing in marathons.

Ben Jongebloed is an owner of Tribeca Collective and may share in any profits that the practice makes.

Authorised Representative No. 1250630

My Good Life

TRIBECA

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

Daniel Nel, CFP®

Grad Dip of Financial Planning, QCI
Postgrad Dip in Investment Planning, UFS

Senior Adviser.
Expat specialist. Fintech driver.

Having moved his life and 15+ year career as a financial planner from South Africa to Australia, Dan's expertise across all areas of advice comes with very much a holistic lens. For expats, this means he understands the financial complexity they face firsthand, not just in theory. For all our clients, this means advice grounded in lived experience with serious technical depth, paired with a genuine interest in how technology is reshaping the way people plan their financial futures. His commitment to going that extra mile for his clients is reflected in his own personal pursuits, having completed multiple marathons including the world's oldest and largest ultramarathon; the Comrades.

Authorised Representative No. 001303063

My Good Life

TRIBECA

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

Andrew White

Grad Dip of Financial Planning Grad Dip of Chartered Accounting BBus (Financial Services)

Adviser.
Finance freestyler. Career doer.

Having seamlessly transitioned from a 15 year corporate accounting career to financial advice with Tribeca, Andrew (who is still a chartered accountant) brings a wealth of money management expertise to his clients. And the lived experiences of knowing what it takes to make key life transitions like changing careers. It's why he is particularly adept at enabling young professionals with families to set themselves up financially for today and tomorrow, through to helping retirees effectively manage their money and assets to make the most of the next chapter of their Good Life.

Authorised Representative No. 1298032

My Good Life

TRIBECA

"My Good Life is empowering people by giving them clarity and direction to do the things they want to do."

Peter Higgins

Adv Dip of Financial Planning
Masters of Financial Analysis
BBus (Financial Services)

Senior Adviser and Partner.
Purpose driven. Beach & snow lover.

Nothing is more satisfying for Peter than helping a client set a financial or life goal – and then work hand in hand to see them reach it. Empowering people with holistic financial advice has framed his career, from helping women navigate a challenging event like a divorce, to equipping high income earners wanting to make a change. It's this desire to help others live their Good Life that led him to head up Tribeca's Sydney office. Peter's drive certainly doesn't slow down outside of work, from chasing Hops (his beloved bulldog) to chasing after his two young children. It's a life filled with adventure and new possibilities.

Peter Higgins is an owner of Tribeca Sydney Pty Ltd and may share in any profits that the practice makes.

Authorised Representative No. 448108

My Good Life

TRIBECA

"My Good Life is spending time with my partner and our two dogs Hank and Freddie."

Jake Boulter

Adv Dip of Financial Planning, Kaplan

Senior Adviser and Partner.
Natural communicator. Community connector.

Jake believes great financial advice is about more than numbers. It's about helping people gain the confidence to make decisions that move them closer to the life they want. With a natural ability to connect, listen and simplify complexity, Jake helps clients navigate wealth creation, investments, and long-term financial planning with greater clarity and certainty.

His honest, practical approach and genuine interest in people's goals have helped him build trusted relationships and deliver meaningful outcomes for clients throughout every stage of life.

Jake Boulter is an owner of Tribeca Collective and may share in any profits that the practice makes.

Authorised Representative No. 001252674

My Good Life

TRIBECA

"My Good Life is building lasting relationships with clients and learning from their journeys."

Aaron Leslie

Dip of Financial Planning, Kaplan
BA Commerce (Economics), University of Melbourne

Senior Adviser and Partner.
Relationship-focused. Fitness devotee.

Nothing is more rewarding for Aaron than building strong and long-lasting relationships with his clients while helping them achieve their financial and life goals. He is particularly adept in providing specialty aged care advice, often requiring him to respond swiftly to complex and emotionally charged situations with sensitivity and care. It's why relationship-focused financial advice has shaped his career over the past decade and led him to join Tribeca with our aligned values. When he's not supporting clients, Aaron embraces an active lifestyle – from gym sessions to cycling, and walking his dog Marshall. It's a life driven by family, fitness and meaningful connections.

Aaron Leslie is an owner of Tribeca Collective and may share in any profits that the practice makes.

Authorised Representative No. 457192

My Good Life

TRIBECA

"My Good Life is making the most of life's experiences, taking joy in the little things along the way and helping clients have the financial freedom to do the same."

Rachael Holder

Grad Dip of Financial Planning, Kaplan (Aus)
Advanced Dip in Financial Planning - Chartered, CII (UK)
BSc (Hons) Psychology, University of Manchester

Senior Adviser and Partner.
Financial wellbeing champion. Psychology major.

Understanding human behaviour has always shaped Rachael's work, beginning with her degree qualifications in psychology and now through improving the financial wellbeing of her clients. It's seen her career go places, quite literally, from a burgeoning career in London to establishing herself as a highly valued Senior Advisor at Tribeca. Of particular interest is helping women through life transitions, from separation and widowhood to navigating redundancy or stepping back from a career. It's the human side of advice that inspires Rachael, truly understanding her clients to offer them clarity, control and confidence through putting new financial strategies and structures in place and enhancing money behaviours and mindsets.

Rachael Holder is an owner of Tribeca Collective and may share in any profits that the practice makes.

Authorised Representative No. 001310080

My Good Life

TRIBECA

"My Good Life is keeping things simple and enjoying the life you have worked hard to create."

Tamsin Wood

Adv Dip of Financial Planning, Kaplan
BA Commerce (Accounting),
University of Queensland

Adviser.
Inspired collaborator. Cat crazy.

With over 15 years experience spanning financial planning, accounting and stockbroking, one of Tamsin's greatest strengths is to look at things from varying perspectives. It allows her to deliver exceptional outcomes for clients, balancing technical excellence with practical advice and a natural ability to build genuine relationships. For Tamsin, what's most rewarding is helping people navigate important financial decisions while providing clarity and confidence. Just as rewarding is navigating her own life decisions, highlighted in recent years by making the big move from the Gold Coast to Melbourne with her partner and 'very large' 13yr old cat Panther.

Authorised Representative No. 001006263

My Good Life

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.

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. All fees are inclusive of GST.

Statement of Advice (SoA) including implementation fee:
From $6,600 inc GST.

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 in your Statement of Advice (SoA).

Your investment in our ongoing advice services starts from $550 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.

We renew the terms of engagement with you annually to ensure you are seeing value in the service.

Our fees (continued)

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.

Your adviser may participate in an employee share option plan and may hold shares or options in Tribeca Collective. This means they have a financial interest in the performance of the business.

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

When you take out a loan or refinance with Alcove, Tribeca Financial will share in 20% of the upfront and ongoing commission from the loan. E.g. If Alcove 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.

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 you can find the full Privacy Policy on our website.

TRIBECA

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.

TRIBECA My Good Life

Tribeca Financial
Level 1 - 110 Church St
Hawthorn VIC 3122

advice@tribecafinancial.com.au
1300 388 285

tribecafinancial.com.au

tribecafinancial

General Advice Disclaimer

Information provided in this guide is based on information of a general nature and may not be right for an individual. Any advice discussed in the guide is General Advice and does not take into account any person's particular investment objectives, financial situation and particular needs. While we believe the information presented is accurate and complete, Tribeca Financial does not accept responsibility for any inaccuracy or actions taken in response to this information.

My Good Life ® is a registered trademark of Tribeca Collective Pty Ltd. All rights reserved.

© Tribeca Financial 2026. Tribeca Financial acknowledges the Traditional Owners of Country throughout Australia and we pay our respects to Elders past and present.