

# TRIBECA

## Financial Services Guide

V1.17

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Version: V1.17, 27 May 2024

Licensee: My Dedicated Advisory

ABN: 30 610 561 263

Australian Financial Services Licence

(AFSL): No. 485683

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

Level 1, 110 Church Street,

Hawthorn VIC 3122

Authorised for distribution by

My Dedicated Advisory Pty Ltd

**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.

## **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 *My Good Life*

## 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



# TRIBECA *My Good Life*

## 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**



“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 / Partner.  
SMSF superstar. Good Life gun.

Rob epitomises Tribeca’s Good Life approach to advice. He gains the greatest buzz from giving his clients the clarity, tools and guidance they need to reach their goals and live life to the fullest. He loves the strategy of advice, particularly in exploring and forging new ways of thinking throughout the business such as in the investment and SMSF space.

As a natural leader, when Rob believes in something he’s all in, leading him to become partner of Tribeca. This passion and energy for his work is more than matched by his dedication to his young family at home and living a Good Life.

**Authorised Representative No. 1004914**



*My  
Good  
Life*

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



*Warwick Abbott*

**Grad Dip of Financial Planning, Kaplan  
Adv Dip of Financial Planning, Kaplan**

Senior Advisor.  
30 years' experience. Retirement guru.

You're in safe hands with Warwick.  
He brings a calmness and surety to his role when you need it most; drawing on lived experience having navigated defining moments like the GFC in '08 and high interest rates of the early 90s.

For him it's simply about helping clients live their best life, no matter the circumstances. He certainly sees age as no barrier, which is why he is particularly passionate about equipping retirees to take charge of their finances and make the most of their '20 year holiday'.

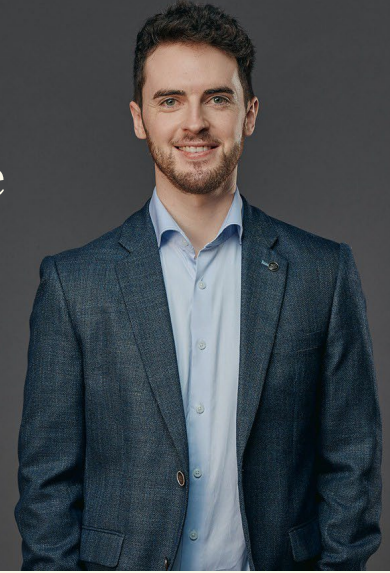
He's also a keen author, another aspect of Warwick's own fascinating life story.

**Authorised Representative No. 1004158**



*My  
Good  
Life*

“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**

Senior Adviser.  
Cashflow crusader. Fierce competitor.

Matt likes to see people achieve their financial and life goals. He wants them to come out on top, particularly in helping free up that all important cashflow to live the life they want (he’s pretty strong on this one).

He’s naturally competitive and driven, which is great for clients in inspiring them to take control of their finances and go for their dreams, but not so good for the Tribe when playing him in a game of office table tennis or out on the golf course.

**Authorised Representative No. 1265455**



*My  
Good  
Life*



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

*Ben Jongebloed, CFP®*

**Dip of Financial Planning, CII  
BA Commerce, Deakin**

Adviser.  
Investment all-rounder. Marathon man.

Ben doesn't believe in taking half measures. Keen for a broader view of life and finance, his stint working in the UK not only fuelled and expanded his skills in investment advice, it saw him return with a greater perspective and appreciation of the role he can play in his client's lives. This determination to keep improving and challenge himself is not restricted to his career, with Ben being one of those unique individuals who thrives on putting mind and body to the ultimate test by competing in marathons.

**Authorised Representative No. 1250630**



*My  
Good  
Life*

“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**

Adviser.  
Expat specialist. Braai master.

It’s not surprising Dan takes a holistic view to life and finance. In moving his eleven year career as a financial planner in South Africa to Australia, Dan came with a mission to not only further himself, but also the lives of Australians and fellow expats from his homeland.

He does this in many ways, through applying his extensive knowledge across all areas of advice. And also through sharing his experiences and insights on financial strategy and wellness through various initiatives (stay tuned for his new look blog).

**Authorised Representative No. 001303063**



*My  
Good  
Life*



“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**

Adviser (provisional).

Financial wellbeing champion. Psychology major.

Rachael's expertise in financial planning and advice has taken her a long way, literally and figuratively. Understanding human behaviour has always driven and shaped her work in finance, beginning with her degree in Psychology and now to improving the financial wellbeing of her clients. Her aim is to help clients achieve this by building a trusting connection with a deep understanding of their life goals, equipping them with the tools to realise their ambitions through coaching, education, and a sensible financial strategy. Following her transition from advising in the UK, Rachael is currently undertaking her Professional Year as required by the Financial Adviser Standards and Ethics Authority (FASEA).

**Authorised Representative No. 001310080**



*My  
Good  
Life*



“My Good Life is putting my health first, our greatest source of wealth.”

*Lenny Stancius*

**BA Commerce, Deakin University**

Associate Adviser (provisional).  
Women’s finance advocate. Empathic ally.

Lenny’s adeptness for financial advice was identified early, being awarded the best final year student in financial planning by the Financial Planning Association. Since then she has risen quickly to her current role as Associate Adviser, showing a natural ability to problem solve, strategise, and build strong relationships with clients based on mutual trust, empathy and respect.

A strong advocate for empowering women to influence their financial life, Lenny is humbled to be part of a team focused on client wellbeing to help people achieve their Good Life. Lenny is currently undertaking her Professional Year as required by the Financial Adviser Standards and Ethics Authority (FASEA).

**Authorised Representative No. 001295166**



*My  
Good  
Life*

“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 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 and making strong connections with people. He also knows the challenges and opportunities that come with transitioning from one career path to another.

He brings all this in-depth knowledge and understanding to Tribeca, equipping clients with the confidence and financial strategies to achieve their professional and personal dreams.

**Authorised Representative No. 1298032**



*My  
Good  
Life*



“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, Kaplan  
Dip of Mortgage Broking Management  
BBus (Financial Services)**

Senior Adviser / 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. It’s why empowering people with holistic financial advice has framed his career over 10+ years, and led him to join Tribeca with our aligned values and purpose. 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.

**Authorised Representative No. 448108**



*My  
Good  
Life*

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



*Jake Bouter*

**Adv Dip of Financial Planning, Kaplan**

Senior Adviser.

Natural communicator. Community connector.

There's a common thread that runs through Jake's professional and personal life. That is to help people realise that their goals are attainable, and then to see them achieve those goals. It's what has framed his career as a high performing senior adviser committed to delivering value and meaningful outcomes for his clients. And it's a philosophy he brings to his local 'Kew-munity' endeavours through his playing, leadership and coaching roles at his beloved Kew Bears and Rovers footy teams.

**Authorised Representative No. 001252674**



*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.

# Marking 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

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](mailto:info@afca.org.au)  
Website: [afca.org.au](http://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](mailto: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 \$440 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.

# 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. Robert Devlin is an owner of Tribeca Collective and may share in any profits that the practice makes. Peter Higgins is an owner of Tribeca Sydney Pty Ltd 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 Financial has a referral arrangement with Canopy Private Pty Ltd trading as Flint, to provide mortgage broking services.

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



# TRIBECA *My Good Life*

## **Tribeca Financial**

Level 1 - 110 Church St  
Hawthorn VIC 3122

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

1300 388 285

[tribecafinancial.com.au](https://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 2024. Tribeca Financial acknowledges the Traditional Owners of Country throughout Australia and we pay our respects to Elders past and present.