ABOUT YOUR ADVISER

Tracey Smylie

Zebra Financial Advice Pty Ltd

Corporate Authorised Representative No. 1277447

Contact details

Office address	Suite 2, Level 16, 122 Arthur Street, North Sydney, NSW, 2060.
Postal address	PO Box 1055, North Sydney, NSW, 2059.
Phone	1300 175 995
Email	tracey@zebrafa.com.au
Website	www.zebrafa.com.au

Profile

At Zebra Financial Advice Pty Ltd (ZFA) our goal is to bring your financial needs together into a plan that ultimately works to simplify your life and give you peace of mind.

ZFA was established in 2019. We offer a wider range of services, tailored to our client's unique situation. Zebra has a mission and that is to deliver better outcomes for clients through a broader range of advice and services, in order to help write the next chapter in their lives.

We assist our clients in reliably managing their lifestyle goals through well researched and effective advice and implementation. Our services are applied with a touch of common sense and practicality, with the focus on meeting our client's needs and providing a unique customer experience.

Tracey has been individually authorised (Representative Number 428187) to provide financial product advice and deal in all of the below mentioned categories as an Adviser of Zebra Financial Advice Pty Ltd on behalf of Zebra Financial Services Pty Ltd.

Experience

Tracey has been in the Financial Planning industry since 2006, following a move to Australia from the UK. She has gained experience and knowledge from working in the client services area and paraplanning and has been able to build and maintain close relationships with clients. Tracey enjoys researching financial strategies and options that suit her clients' needs to ensure they feel comfortable with their financial options.

QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS:

- Diploma of Financial Services (Financial Planning)
- Qualification in Self-Managed Superannuation Funds completed through Kaplan Education Pty Ltd

Memberships

- Financial Planning Association of Australia (FPA)

Tracey Smylie is authorised by ZFA to provide personal advice, general advice and to deal in:

- Deposit Products
- Non-Basic Deposit Products
- Life Insurance Risk Products
- Managed Investments
- Securities
- Retirement Savings Account Products
- Superannuation

As part of his services to you, Tracey Smylie can provide advice on the following:

- Wealth Creation and Retirement Planning
- Personal and Corporate Superannuation
- Personal and Business Risk Insurance
- Managed Portfolio Services
- Cash Flow and Debt Reduction Strategies
- Portfolio Review and Ongoing Service

HOW DO WE CHARGE OUR CLIENTS FOR OUR SERVICES?

Financial Planning Fees	Before providing advice or service, your adviser may charge you an upfront fee for services based on either: • Time spent developing advice or implementing services • A fixed dollar amount • A percentage of funds invested; or • A combination of these methods These fees will be disclosed before service is provided to you and you will need to agree to our terms of engagement.
Adviser Service Fee	When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement.
Commissions	Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice.
Other Remuneration	Other remuneration may also be paid to ZFA by the product provider for the duration of the investment. The amount of any such remuneration will be disclosed to you.
Referrals	If you have been referred to your adviser by a third party, (e.g. accountant) the third party may receive a fee, commission or other benefit for the referral. This fee comes out of the fees received by ZFA and your adviser, and does not represent an additional cost to you.
Alternative Remuneration	If ZFA or your adviser receives alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, ZFA and your adviser maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.
Post FSG notification benefit	There will be occasions when our benefit cannot be ascertained at the time of issue of the FSG and in those cases, once we do ascertain the amount or nature of the benefit to us, we will inform you as soon as practical.

FEE TABLE

Fee Type	Level	Amount
Flat Fee for Service – Client Engagement Programs	Member	$2,200 annually
	Premium	$5,500 annually
	Concierge	$9,900 annually
Risk Commission	Upfront	To 31 December 2019 77% From 1 January 2020 66%
	Ongoing	22%
	Flat Commission Range	25% - 35%
Plan Fee		This will be quoted at the time of SOA however the range is $550 - $11,000
Hourly Rate	Additional Advice	$80 - $550 per hour

*All fees are GST inclusive

THE FINANCIAL SERVICES ARE OFFERED TO YOU BY A REPRESENTATIVE

ZEBRA FINANCIAL SERVICES PTY LTD

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