



# FOUNDATION FINANCIAL ADVICE

*Advice in your best interests - Strategic | Boutique | Holistic*

## Foundation Financial Advice FINANCIAL PLANNING **FINANCIAL SERVICES GUIDE (Part 2)** Adviser Profile

**Date of issue 8 November 2019 - Version 11.0**

The financial services offered in this Guide are provided by:

**Peter Nigel Francis Tribolet CFP<sup>®</sup>, SSA<sup>™</sup>** Authorised Representative No. 440850

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Australian Financial Services Licence Number: 246638

Level 8, 525 Flinders St Melbourne Vic 3000

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## About Your Adviser Profile

We understand how important financial advice is, and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives. To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Peter Nigel Francis Tribolet (Peter Tribolet)**, Authorised Representative No. 440850 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage **Peter** to prepare financial advice for you.

**Peter operates under Foundation Financial Advice Solutions Pty Ltd**  
**Corporate Authorised Representative No 1265418**  
**Registered Business name: Foundation Financial Advice**

If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact InterPrac Financial Planning head office.

## About Foundation Financial Advice

Foundation Financial Advice is a Financial Planning Association of Australia (FPA) Professional Practice conveniently located in the heart of Melbourne, which helps clients maximize their financial position, ensure no opportunities are missed and provide client satisfaction through financial enhancement. Foundation Financial Advice is a goals-based boutique Financial Planning Practice, not owned by a bank, insurer or super fund - helping ensure we always act in our client's best interest. That means we are here to help you achieve your goals transparently at every life stage, so you can focus on enjoying life and not worry about financial problems.

## About Your Adviser



Peter is passionate about helping clients enhance their life and financial position through financial planning. As a Master's degree qualified Certified Financial Planner (CFP®) Practitioner with over 15 years of industry experience, Peter is also an SMSF Specialist Advisor, Registered Tax (Financial) Adviser with the Tax Practitioners Board of Australia, holds Margin Lending accreditation and is an Accredited Aged Care Professional™.

After successfully working in Private, Public Sector and Non-For-Profit financial services environments Peter established Foundation Financial Advice to deliver the transparent, comprehensive Financial Advice people really deserve. The same expert advice he would expect as a client. Peter is passionate about seeking the optimum financial outcome for clients, in their best interest and specifically tailored in a bespoke manner to reach their goals. During the first point of contact with Peter, it will be apparent your goals are his main priority and he has experience helping people achieve them. No matter your circumstances - Peter understands that no two clients or their goals are the same and will be there to help you.

Peter is committed to being part of the journey for his clients and providing high quality service. With a very approachable demeanor, he explains strategies in an easy to understand way, well considered, with his clients informed at each step. Approaching a financial adviser may seem daunting at first, however Peter aims to create a positive, comfortable client experience. By exploring your current situation and assisting you to discover what is really important to you, he will help to articulate your short, medium and long-term goals that form the foundation of his advice. Whether arranging insurances, building wealth, demystifying Defined Benefits, setting up an SMSF, being

smart about your super, optimizing Centrelink, planning to retire, reducing Tax, running or owning a business, reducing debt, investing a windfall or even entering frailty years and Estate Planning, Peter has a wealth of experience to help you get the best outcome.

Aside from helping clients achieve their financial goals, Peter also has an avid and active interest in property development, NRL and Rugby Union (former state and first grade club representative – a lifetime ago!), absolutely loves cooking and restaurants, enjoying exhibitions and spending time with his family and friends.

### **Peter Tribolet CFP®, SSA™**

Authorised Representative No. 440850

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## **Financial Services Your Adviser Provides**

The financial services and products which **Peter** can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Defined Benefits, Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including Aged Care and Estate Planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

## **Fees and Payments**

**Peter** is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

**Fee for service** - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

**Commission** – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2019, Life Insurance commissions are capped at 77% (including GST) of the premium for the first year of the policy, reducing to a maximum upfront commission of 66% (including GST) from 1 January 2020. Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

**Our fees and charges** vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide **Peter's** advice fees are \$363 including GST per hour with most plans ranging from 8 to 30 hours depending on complexity.

There are no % based investment fees, aside from insurance commissions mentioned above.

Review and ongoing advice fees start from \$1,950 p.a. and are optional, quoted in advance and vary depending on the level and frequency of ongoing care and advice required.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.