

Adviser Profile



Tracey Tomich, CFP® CPA(FPS)

Tomich Financial Group Pty Ltd ABN 71 612 320 945

If you would like to make an appointment, please contact my office on:

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The Adviser Profile forms an essential part of the Financial Services Guide ("Guide"). The Guide is not complete without it.

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Tomich Financial Group Pty Ltd ATF the TFG Trust trading as Tomich Financial Group Pty Ltd (Practice) is a Corporate Authorised Representative of Financial Services Partners Pty Limited (AFSL No. 237590 ABN 15 089 512 587). (Financial Services Partners).

Tracey Tomich is an Authorised Representative of Financial Services Partners.

Tracey began working in the financial services industry in 1993. Tracey is recognised as a Certified Financial Planner®, an SMSF Specialist Advisor™ (SSA™), and a Certified Practising Accountant - Financial Planning Specialist (CPA (FPS)).

After working in the financial planning and taxation field for many years, Tracey has accumulated extensive experience in developing financial planning strategies for many types of clients, and specialises in the superannuation and retirement planning field, Self Managed Super Fund clients, and the building of effective wealth creation and wealth protection strategies for many other clients.

Tracey prides herself on building client relationships, keeping up to date with legislative changes and new client strategies to ensure she delivers valuable outcomes to her clients.

Tracey has a Diploma of Superannuation Management, and Bachelor of Business (Accounting), graduating from LaTrobe University of Northern Victoria.

AREAS OF ADVICE

Tracey Tomich is authorised to provide services covering advice and dealing in financial products in the specialised areas listed below:

- Life Risk Insurance Products
- Risk Insurance within Superannuation
- Deposit and Payment Products
- Interests in Managed Investment Schemes
- Superannuation
- Retirement Saving Accounts
- Approved Deposit Funds
- Traditional Annuities and Pensions
- Market-linked Annuities and Pensions
- Investment Life Insurance Products
- Estate Planning
- Self Managed Superannuation Funds
- A range of approved ASX listed investments managed under a model portfolio
- A wide range of approved ASX listed investments within the ASX 200
- Gearing/Margin Lending

REMUNERATION

I may be remunerated by one or more of the following methods outlined below. If any remuneration I receive relates to the advice provided to you, then further details will be set out in your Advice Document.

Fee for service

If you pay a fee for service to Financial Services Partners, they will pay between 90% and 100% of these fees to the Practice as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time we provide you with advice, the amounts that Financial Services Partners, the Practice and I may each receive as a result of providing a financial service to you.

Remuneration from product and service providers

Financial Services Partners may receive remuneration from product and service providers who in turn may pay a proportion of this to Practices as detailed in The Guide under the heading 'How we are paid'. I will disclose, at the time I provide you advice, the amounts that Financial Services Partners, the Practice and I may each receive (if any) as a result of providing a financial service to you.

Salary

I am/may be paid a salary based on experience and capability.

Bonus

I may be eligible to receive a bonus, based on a combination of revenue and other non-financial measures that relate to compliance, staff training and the quality of service.

Other benefits

I may also receive other benefits, all of which are detailed in The Guide under the heading "What else you need to know".

CLIENT FEES

There are various ways that you may pay for the services that are provided. They are:

Fee for Service

A fee for service may be payable for the following services:

- preparation of advice and implementation
- initial advice
- ongoing review and advice services

The fee for service may be determined by any of the following:

1. an hourly rate that we agree depending on the complexity of your circumstances
2. a fee that we agree with you before we commence work
3. a percentage of funds under advice depending on the complexity of your circumstances
4. a combination of any of the above.

Remuneration from a product or service provider

As outlined above, at the time we provide advice to you, I will disclose any remuneration that Financial Services Partners, the Practice and I may each receive from product and service providers as a result of providing a financial service to you.

A combination of Fee for Service and Remuneration from a Product or Service Provider

A combination of fee for service and remuneration from a product or service provider may be payable. This will be disclosed to you at the time we provide you with advice.

I will obtain your agreement to the arrangement prior to proceeding.

In the unusual situation where you require further advice and I am unable to assist you due to being absent for a short period (for example, on annual or sick leave), one of my colleagues, who is also an authorised representative of Financial Services Partners, will instead assist you.

Please sign here to acknowledge you have read this Financial Services Guide incorporating your adviser's profile (Adviser Profile).

_____ Date _____