

Part 2 Adviser Profile



Alysia Laird

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

Introducing your financial adviser

Alysia Laird is an Authorised Representative of RI Advice Group Pty Ltd AFSL 238429. Alysia is a director of Zebra Tailored Wealth Pty Ltd which is a Corporate Authorised Representative of RI Advice Group Pty Ltd.

Authorised Representative Number: 1004944
Corporate Authorised Representative Number: 1276758
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About Alysia

Alysia Laird is the founder of Zebra Tailored Wealth, a Financial Planning firm in Australia which helps individuals and families understand their current needs and set themselves up for financial success through to their retirement years. Alysia provides tailored solutions to meet the unique needs of each and every client. Just as no two Zebra's have the same stripes, no two humans have the same fingerprints, and nor do they have the same financial needs. Alysia has been in the Financial Services Industry for 20 years.

Qualifications and memberships

- Certified Financial Planner
- Bachelor of Commerce
- Advanced Diploma of Financial Planning

Financial products and services

I am authorised to provide you with general and personal financial advice on the following class and types of products.

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard Margin Lending Facilities

Services offered

- Personal Insurance
- Superannuation
- Budget and cashflow management
- Debt management
- Investments, including savings plans
- Retirement planning
- Centrelink/DVA
- Estate planning
- Ownership and structures (eg discretionary and family trusts)
- Portfolio review
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Self Managed Superannuation
- Approved ASX listed investments within the ASX 200
- Gearing



Your Financial Fingerprint

How I am paid

As the licensee, RI Advice collects all advice fees and commissions. RI Advice then pays the fees and commissions to my Practice as detailed in the FSG under the heading 'How we are paid'. My Practice pays me out of these fees and commissions based on a number of factors such as:

- **Salary** – based on my experience and qualifications.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and meeting pre-determined annual performance-based criteria.
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Commissions** – as outlined in the FSG under 'How we are paid', the Practice may receive commissions from a product provider when implementing certain product/s for you.

Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require. Your options to pay for our services can include fee for service, commission, or a combination of both.

Fee for service: Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the balance of your investment.

Commissions: Some product providers pay commissions to RI Advice. The amount of commissions received will depend upon the type of product and the premium paid.

Important relationships

In addition to the arrangements already disclosed in the FSG under 'Important relationships and other payments', Zebra Tailored Wealth Pty Ltd also has the following arrangements:

Referrals from a third party

We have arrangements in place to pay a referral fee, commission, or other benefit to certain third parties when they refer new clients to us. Our current arrangements for referrals from a third party are set out in the table below and specific details of any benefit we provide in relation to our advice to you will be included in the advice documentation we provide to you.

Table - Details of arrangements for referrals from a third party:

Name of referral partner	Ladies Finance Club
Payment we provide	10% of any upfront payments
Example	If you pay an upfront fee of \$3,500 for a Statement of Advice, Ladies Finance Club will receive \$350.

Referrals to a third party

At present we do not have any referral arrangement in place to provide referrals to third parties in return for payment or other benefit. If this changes, we will make you aware of this prior to providing advice, or further advice, to you.

Privacy Notification

Your personal information will be handled in accordance with our privacy policy, which is located on our website. We will generally collect personal information directly from you. We may collect personal information about you from a third party if we believe you have authorised that third party to provide the information to us.

The main reason we collect, use and/or disclose your personal information, is to provide you with the services that you request. In addition, as a financial service provider, we are obligated to verify your identity and the source of any funds.

We provide financial services under the Australian Financial Services License of RI Advice Group Pty Ltd. RI Advice Group Pty Ltd monitors our compliance with the law and provides us with a range of support services, including the financial planning software we use. As a consequence RI Advice Group Pty Ltd has access to your personal information and may use that information to facilitate the provision of financial services to you and to ensure we are complying with our obligations.



We may also disclose your information to external parties such as your accountant, banks, insurers, and product providers.

In order to keep our costs competitive, our Practice uses specialist business support resources that are located in the following country/countries: Sri Lanka, Philippines]

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

Please refer to our Privacy Policy for more information about how we will handle your personal information, including how to access or correct your personal information and how to make a privacy related complaint.

My contact details

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Macquarie Park NSW 2113
P: 0402 741 237
E: alysia.laird@zebratailoredwealth.com.au
W: www.zebratailoredwealth.com.au



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Subject: Notification of Professional Year team member

I would like to introduce Zoe, who is undertaking the supervised Work and Training Professional Year Program at Zebra Tailored Wealth under RI Advice Group.

What is the Professional Year?

Our commitment to our clients and our community is a higher standard of professionalism across our industry. A Professional Year for New Entrants, aims to support our next generation of Advisers to be appropriately trained and supervised on their pathway to becoming a professional Financial Adviser.

The Professional Year program provides a practical environment for New Entrants to financial planning to develop skills and knowledge progressively while working closely with an experienced Adviser. All Professional Year participants must undertake 1500 hours of supervised work activities and 100 hours of training.

Zoe is undertaking her Professional Year program and, as her Supervisor, I am responsible for supervising all her work and training activities, including any personal financial advice that is provided.

As part of the Professional Year, Zoe may complete the following activities:

- Attend and conduct client meetings with me, another experienced adviser or on her own when this meets requirements of the Professional Year
- Model strategies and research products to determine their suitability to meet client objectives, financial needs and personal situations
- Participate in administrative tasks that support the delivery of trusted advice
- Prepare relevant documentation, including your advice presentation documents

At Zebra Tailored Wealth your privacy is of the utmost importance to us, and all our staff, including Zoe are appropriately trained to ensure your privacy is maintained throughout our advice relationship. This includes any of the activities Zoe may undertake as part of their Professional Year.

If you have any concerns with the above arrangement, or if you do not agree to Zoe undertaking some or all of the above activities as part of the financial advice relationship we provide you, please advise me directly.

Thank you for your support of Zoe, and our industry, as we grow the professionalism of advice across Australia.

Should you have any questions regarding the Professional Year, please don't hesitate to contact me on the details provided below.

Kind Regards,



Alysia Laird, Zebra Tailored Wealth

Certified Financial Planner (CFP®) BCom ADFS

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