




# Adviser Profile



**Alysia Laird**  
CFP BComm ADFP

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

<b>Authorised Representative Number:</b>	1004944
<b>Corporate Authorised Representative Number:</b>	1276758
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Alysia Laird is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Alysia Laird is proprietor of Zebra Tailored Wealth Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

## Qualifications and experience

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 Zebras 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. She is a Certified Financial Planner and has a Bachelor of Commerce and an Advanced Diploma of Financial Planning.

## Services offered

I am authorised to provide advice in the following areas:

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

## Products offered

I am authorised to deal in the following products:

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

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## 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.

Our payment options may include a fee for service, commissions, 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 investment balance.

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

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service.

In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

## 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 arrangement:

If you are referred to Zebra Tailored Wealth by Ladies Finance Club, a payment of 10% of any upfront payments will be made to Ladies Finance Club.

## Additional privacy disclosure – our business partners

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.

## My contact details

<b>Address</b>	Level 5, 7 Eden Park Drive Macquarie Park NSW 2113 Australia
<b>Phone</b>	0402741237