Financial Adviser Profile

Overview

Upon completion of his undergraduate studies in 1993, Michael Tadros worked in a range of organisations from research labs to engineering sales, but realised that his real passion lies in helping people achieve their financial and lifestyle goals.

To this end, Michael commenced working in the Financial Services industry at the beginning of 2003, upon completing a postgraduate degree (with Distinction) in Business (Finance), from the University of Technology, Sydney.

A firm believer in the value of financial planning advice, and having worked in the profession since 2007, Michael works closely with his clients and their other professional advisers to build, implement and maintain a financial plan designed specifically to achieve what is important to them and with the flexibility to adapt to any changes. He continues to maintain and update his advice knowledge and competencies through completion of all scheduled professional development and compliance programs. This ensures that he is offering advice services that are in the best interests of his clients.

Outside of the profession, Michael enjoys his busy family life with his wife and two boys, actively involved in their various pursuits. He is also active in the local community and is passionate about the development of the Financial Planning profession as well as financial literacy.

Michael Tadros is a Sub-Authorised Representative of Tadros Financial Planning & Advice Pty Ltd (trading as Innovative Financial Services), Corporate Authorised Representative No. 1253426. Authorised Representative No. 424856.

Qualifications

Michael holds a Bachelor of Applied Science (Chemistry), a Graduate Diploma of Business (Finance) and a Diploma of Financial Services (Financial Planning). He is also a registered Tax (Financial) Adviser, and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Michael is an Associate Member of the Financial Planning Association (FPA) as well as a member of the Self Managed Superannuation Association and abides by their code of professional conduct and ethics.

Michael Tadros

Innovative Financial Services

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Authorisations

Michael is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government;
- Superannuation; and
- Securities.

Innovative Financial Services Advice Fees and Charges

Michael may be paid by either Financial Planning Advice Fees and/or Commissions as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

FEE SCHEDULE

General Note

Michael's preferred approach to payment of Fees is by a mutually agreed fee. The actual fee that is charged depends upon the nature of the advice and service he provides to you. In all cases, he will discuss and agree to the actual fee with you prior to proceeding. Michael's hourly rate for Financial Services is $220 per hour. All fees quoted include GST. The following outlines the type and amount of fees that may apply;

Initial Advice Fee –

*This fee is applicable when you agree to receive a Statement of Advice. It is a **one-off** fee, and Michael will discuss your individual needs and together agree on a fee with you.*

Service Provided	Fee Amount
Initial Advice Fee – includes the preparation of a Statement of Advice and its subsequent implementation	Ranges between $550 - $4,400

Ongoing Advice Fee –

This fee will be based on the complexity and extent of the services Michael provides to you. In all cases, he will discuss your individual needs and agree to a fee with you prior to the commencement of any Ongoing Advice Service.

Ongoing Advice Service	Fee Amount
Service Package – Includes annual or bi-annual reviews, portfolio administration and reporting, and reasonable, open access to Michael	Starting from $550 pa

Commission –

*The only commission that Michael may receive is that of Personal Insurance products. Please note that this commission is paid by the insurance provider and is **not a fee charged to you**.*

Payment Methods –

Michael will provide you with a Tax Invoice for the advice and services he provides to you. Payment can be made by:

- Direct Debit – where you choose to pay advice fees via your investment product, Initial Advice Fees are deducted upon product implementation. Ongoing Advice Fees are deducted on a monthly basis, in arrears
- Cheque (please make cheque payable to Capstone Financial Planning Pty Ltd)
- Direct Credit

Tadros Financial Planning & Advice Pty Ltd (trading as Innovative Financial Services) pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Michael is a Director of Tadros Financial Planning & Advice Pty Ltd and will receive a salary/benefit from this company.

Other Benefits Michael May Receive

From time to time Michael may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than $300. A register listing the details of any non-cash benefits between $100 and $300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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