



INNOVATIVE
FINANCIAL SERVICES
TRUST INTEGRITY PASSION

Financial Adviser Profile

Overview

Upon completion of his undergraduate degree in 1993, Michael Tadros worked in a range of organisations in the fields of scientific research labs to engineering sales but realised that his real passion is in helping people achieve their financial and lifestyle goals. To this end, Michael commenced working in the Financial Services industry in early 2003, upon successful completion of 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 diligently to understand and relate to his clients by building, implementing, and maintaining a financial plan designed specifically to achieve what is important to them, with the flexibility to adapt to any changes. He continues to update and enhance 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 his clients' best interests.

Outside of the profession, Michael enjoys the family life with his wife and two sons, 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 - in particular, financial literacy in the areas of superannuation, investment, and retirement planning.

Qualifications

Michael holds a Bachelor's Degree of Applied Science, 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 146.

Professional Memberships

Michael is an Associate Member of the Financial Planning Association (FPA) and abides by their code of professional conduct and ethics.

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.



Michael Tadros

Innovative Financial Services

Suite 2, 157 – 159 Baylis Street,
Wagga Wagga NSW 2650

Postal: PO Box 997
Wagga Wagga NSW 2650

Phone: (02) 6931 3333
Mobile: 0412 728 930

Michael.Tadros@innovativefp.com.au
Innovativefp.com.au



Financial Adviser Profile

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;
- Self Managed Superannuation Funds; and
- Securities;

Innovative Financial Services Advice Fees and Charges

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

General Note

Michael’s preferred approach to payment of Advice Fees is by a mutually agreed arrangement. The actual fee that is charged depends upon the nature of the advice, the complexity involved and service he provides to you. In all cases, he will discuss and agree to the actual fee with you prior to proceeding, by providing you with a Letter of Engagement. Michael’s hourly rate for Financial Services is \$220. All fees quoted to you 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 written professional plan of recommendations (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 research, preparation of a Statement of Advice, and subsequent implementation of the recommendations.	Ranges between \$990 - \$5,500

Ongoing Advice Fee:

If appropriate and required, and to ensure your plan remains on track, the Ongoing Advice 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, by providing you with an Ongoing Service Agreement.

Ongoing Advice Service	Fee Amount
Service Program – Includes formal annual or bi-annual reviews, portfolio administration and reporting, as well as reasonable, open access to Michael and his office.	Starting from \$1,800 pa



INNOVATIVE
FINANCIAL SERVICES
TRUST INTEGRITY PASSION

Financial Adviser Profile

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 paid by 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
- Direct Credit – Michael will issue you with a Tax Invoice
- Cheque (please make cheque payable to Capstone Financial Planning Pty Ltd)

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.

Version 4.0



Level 14, 461 Bourke Street
Melbourne Victoria 3000
1300 306 900
www.capstonefp.com.au

This Adviser Profile has been authorised for distribution by Capstone Financial Planning Pty Ltd. AFSL No. 223135. This Adviser Profile forms part of the Financial Services Guide (FSG) and is to be read in conjunction with the FSG.