



# Financial Services Guide

Part 2 (Adviser Profile) Mark Tyrell

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Date 1<sup>st</sup> July 2021

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## PART 2 (Adviser Profile)

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1);
- The Services I Provide (Section 2);
- Fees and Charges (Section 3); and
- Contact and Acknowledgment (Section 4).

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1 July 2021 and should be read together with Part 1. Part 2 sets out specific details about me as an Authorised Representative Altitude Wealth Management Pty Ltd ('Altitude Wealth Management').

I am authorised by Altitude Wealth Management to provide the financial services described in Part 1 and Part 2 (Adviser Profile) of the FSG. I have also been authorised by Altitude Wealth Management to distribute this FSG.

Altitude Wealth Management Pty Ltd ('Altitude Wealth Management')

ABN 92 618 850 347 holder of  
Australian Financial Services Licence No. 516376 ('AFSL')

11 Ross River Road  
Mysterton QLD 4812

PO Box 3143  
Hermit Park QLD 4812

Email: [townsville@altitudewm.com.au](mailto:townsville@altitudewm.com.au)  
Website: [altitudewm.com.au](http://altitudewm.com.au)

## SECTION 1

### ABOUT YOUR ADVISER

#### WHO IS YOUR FINANCIAL ADVISER?

Your Financial Adviser is Mark Tyrell.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Mark Tyrell and Altitude Wealth Management. The term 'Representatives' refers generally to Altitude Wealth Management's Authorised Representatives.

My Authorised Representative number is 464813.

#### WHAT EXPERIENCE DOES YOUR FINANCIAL ADVISER HAVE?

I have over 30 years' experience in the financial services industry.

As a Financial Adviser I offer advice to individual clients as well as small business clients. My experience includes working for Suncorp Metway Bank for 10 years in lending and management roles. I have also held various finance and banking roles both in Australia and overseas from 1999 through to 2009.

Before moving into Financial Planning, I worked as a mortgage broker and have an in-depth knowledge of the home lending sector including the common and not so common risk management issues.

I am actively involved in the local business community and currently sit on the Board, as President, of Community Gro and am also a board member of the North Queensland Sports Foundation.

#### WHAT QUALIFICATIONS AND PROFESSIONAL MEMBERSHIPS DOES YOUR FINANCIAL ADVISER HAVE?

I hold an Advanced Diploma of Financial Planning and a Diploma of Finance and Mortgage Broking Management. I am a member of the Financial Planning Association of Australia (FPA).

#### DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am a director and employee of Altitude Wealth Management. Fees and commissions are paid to Altitude Wealth Management. I am paid a salary and may be entitled to shareholder distributions.

## SECTION 2

### THE SERVICES I PROVIDE

#### WHAT AREAS IS YOUR FINANCIAL ADVISER AUTHORISED TO PROVIDE ADVICE ON?

I am authorised by Altitude Wealth Management to provide general and personal advice and deal in financial products and financial, including advice or services in the following areas:

- Deposit products;
- Government debentures, stocks or bonds;
- Life investment and life risk products;
- Managed investment schemes including investor directed portfolio services;
- Standard margin lending facilities;
- Retirement savings account products;
- Securities (e.g. shares); and
- Superannuation products;

#### ARE THERE ANY SERVICES YOUR FINANCIAL ADVISER IS NOT AUTHORISED TO PROVIDE?

I am not authorised by Altitude Wealth Management to provide advice or services in the following areas:

- MDA services;
- Self-Managed Super Funds;
- Derivatives;
- Consumer credit advice and assistance; and
- Strategic advice about consumer credit and consumer credit referrals;

Please ask me if you would like a referral for these services.

#### HOW CAN YOU PROVIDE YOUR INSTRUCTIONS TO ME?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact'.

#### PRIVACY STATEMENT

In addition to the information provided in the Altitude Wealth Management FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [altitudewm.com.au](http://altitudewm.com.au) and/or by calling us on 07 4753 9999.

## SECTION 3

### FEES AND CHARGES

#### HOW WILL YOUR FINANCIAL ADVISER BE PAID FOR THE SERVICES PROVIDED?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Altitude Wealth Management.

Altitude Wealth Management receives all fees and commissions payable for the services I provide.

I am an employee, director and shareholder of Altitude Wealth Management and paid a salary and may be entitled to receive shareholder distributions.

#### WHAT IS YOUR FINANCIAL ADVISERS FEE STRUCTURE?

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are exclusive of GST and payable by you at the following stages:

- 1.) **Recommendation:** For having a personalised financial plan (SoA) prepared, a plan preparation fee (up to \$10,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.
- 2.) **Implementation:** I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:
  - a. a range from \$1,000 (min.) to \$10,000 (max.); or
  - b. \$300 per hour; or
  - c. 5% of the initial funds invested, or 60% of premium; or
  - d. the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; whichever is the greater.

- 3.) **Ongoing Advice Service and Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee. If you choose to have me provide an ongoing advice service, you may be charged a fee of up to 2% p.a. of total funds under management.

**Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

#### **WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE FOR FINANCIAL SERVICES?**

All fees, commissions and incentives are received by Altitude Wealth Management.

#### **WHAT OTHER BENEFITS DOES YOUR FINANCIAL ADVISER RECEIVE?**

In addition to the remuneration detailed above, I am eligible to qualify for other benefits and entitlements as detailed below:

- From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes. A copy of the register is available on request for a small charge.

#### **WILL YOUR FINANCIAL ADVISER BE PAID WHEN MAKING A REFERRAL?**

We do not accept and/or make any payments for referrals we receive and/or make.

## SECTION 4

### CONTACT

#### HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

	Phone: 07 4753 9999
<b>Your Financial Adviser:</b>	Mobile: 0447 509 215
	Email: <a href="mailto:mark@altitudewm.com.au">mark@altitudewm.com.au</a>
Mark Tyrell	Website: <a href="http://www.altitudewm.com.au">www.altitudewm.com.au</a>
<b>Practice details:</b>	Phone: 07 4753 9999
	Email: <a href="mailto:townsville@altitudewm.com.au">townsville@altitudewm.com.au</a>
Altitude Wealth Management	Website: <a href="http://www.altitudewm.com.au">www.altitudewm.com.au</a>
11 Ross River Road	
Mysterton QLD 4812	