Financial Services Guide

Part 2 (Adviser Profile) Mark Tyrell

Date: 26 October 2023

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 26 October 2023 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’)

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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 various banking institutions in both Australia, and overseas.

As well as being a Financial Planner I am also a fully qualified mortgage broker which provides me with 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.

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 Advice Association of Australia (FAAA).

DOES YOUR FINANCIAL ADVISER HAVE ANY ASSOCIATIONS OR RELATIONSHIPS?

I am a director, shareholder 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;
- Finance broking

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 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 ADVISER'S 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 inclusive of GST and payable by you at the following stages:

<u>Stage 1:</u> **First Meeting:**
$0 - $220
A meeting to get to know each other, determine your goals and objectives, develop an understanding of your current circumstances and financial position.

<u>Stage 2:</u> **Discussion Paper Meeting**
$880
Engagement with relevant providers and stakeholders to determine your situation in detail, identify any gaps in your situation and areas of advice you may benefit from. At this point, we will determine the complexity of your situation and meet with you to discuss our findings. We will determine the fees that will apply to proceed to advice and notify you of these at this meeting.

<u>Stage 3</u>**: Advice Meeting**
$4,900 - $11,000
Detailed research into strategies to help you achieve your goals and objectives, develop and detail our recommendations and present them to you in a Statement of Advice. If you agree to proceed with any one or more of our recommendations, we will assist with the implementation of these recommendations. This fee will be agreed with you in writing prior to us commencing the implementation of any advice.

<u>Stage 4</u>**: Ongoing Service Agreement**
$1,000 - $45,000
Should you decide to partner with Altitude Wealth Management and receive ongoing advice, you will be entitled to a formal review of your strategies once a year, access to a dedicated adviser and administrative support. The associated fees will depend on the level of service you require and the complexity of the advice. We will provide you with a fixed ongoing fee once we have a better understanding of your advice requirements. This fee will be agreed with you in writing prior to us commencing the ongoing advice service.

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.

We may receive payments to refer you to other service providers. These amounts do not involve additional costs and will be disclosed in your Statement of Advice. Our current referral arrangements are detailed below.

Provider	Services	Payment arrangement
MJT Investment Corp Pty Ltd	Mortgage Broking	100% of any upfront commission. *For example, if the upfront commission was $1,000, Altitude Wealth Management would receive $1,000.*

SECTION 4
CONTACT

HOW YOU CAN CONTACT YOUR FINANCIAL ADVISER

Your Financial Adviser:
Name: Mark Tyrell
Phone: (07) 4753 9999
Email: mark@altitudewm.com.au

Practice Details:
Phone: (07) 4753 9999
Address: 11 Ross River Road, Mysterton, QLD, 4812
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Website: www.altitudewm.com.au