

Cadre Capital Partners Pty Ltd
FINANCIAL PLANNING
FINANCIAL SERVICES GUIDE (Part 2)
Adviser Profile

Date of issue 01 July 2020 - Version 11.2

The financial services offered in this Guide are provided by:
Gabriel Michael Carey Authorised Representative 1239224
Cadre Capital Partners Pty Ltd ABN 13 628 146 314
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About Your Adviser Profile

We understand how important financial advice is, and wish to thank you for considering engaging an InterPrac Financial Planning adviser to assist you in identifying and achieving your financial goals and objectives.

To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you **prior** to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by **Gabriel Michael Carey (Gabriel Carey)** Authorised Representative No.1239224 of InterPrac Financial Planning Pty Ltd (AFSL 246638) to ensure that you have sufficient information to confidently engage Gabriel to prepare financial advice for you.

Gabriel operates under **Cadre Capital Partners Pty Ltd** Corporate Authorised Representative No. **1272435**

About Your Adviser

Gabriel Carey moved into the financial services industry to help others, believing he can make a meaningful, positive difference to his community. Financial Planning allows him to draw on his passion for self-improvement and utilise his personal experience and technical skills to assist his clients.

During your first meeting you will notice that he is interested in more than your financial situation. He believes Financial Planning should focus on identification and achievement of your 'Why'. Whilst circumstances and situations may change, the inner desires, morals and aspirations rarely do. Assisting to identify and achieve his client's aspirations are what drives Gabriel.

Having originally started his career as an Officer in the Australian Defence Force, he saw active service international and rapidly rose through the Officer ranks. He had achieved his military goals by his late 20's and was 'seeking more out of life'. He was concurrently offering financial advice in his spare time and, in 2001, after receiving the award as the top national graduate of Investment Fundamentals for his Diploma of Financial Planning, he formally moved into the financial Services industry.

He initially worked with financial products, in the Funds Management industry, where he was awarded the 'Business Development Manager of the Year' in 2003 and was soon approached by Macquarie Funds Group to

establish their Melbourne office. He successfully established MFG's Melbourne presence and, following the GFC, Gabriel realised he would prefer to establish his own business. This to the establishment of GC Financial Pty Ltd and recently Cadre Capital Partners Pty Ltd, independently owned businesses, enabling him to service clients with an agnostic and broader product list.

He is committed to being part of the journey with his clients, providing them the highest quality of service. With a very approachable demeanour, he explains strategies in an easy to understand way, ensuring his clients are informed and confident each step of the way.

Approaching a financial adviser can seem daunting at first, however Gabriel ensures you have a positive experience. Gabriel prides himself on his technical knowledge, but has a firm belief that Financial Advice should be easily understood by his clients. His clients appreciate his ability to solve complex problems with easy to understand solutions. By exploring your current situation and assisting you in discovering what is really important to you, he will help to articulate your short, medium- and long- term goals that become the foundation of his advice.

He holds a Master of Business from the Australian Graduate School of Management, Advanced Diploma of Financial Planning, a Bachelor of Engineering (Hons) and Diploma of Leadership and Management from his time as an officer in the Royal Australian Air Force.

Gabriel loves cycling, enjoys cooking healthy meals and spending time with his young family. With a passion for self-development, public speaking and leadership, Gabriel is well positioned to guide you personally as he helps you to achieve your financial goals.

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Financial Services Your Adviser Provides

The financial services and products which **Gabriel** can provide advice on comprise:

- Deposit Products;
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts;
- Share Market Investments;
- Tax Effective Investments;
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Superannuation and Self Managed Superannuation Funds;
- Retirement Planning including aged care and estate planning;
- Life Insurance Products, including Annuities, Term Insurance, Income Protection, Trauma and Total and Permanent Disability Insurance;
- Margin Lending (subject to client understanding of Margin Lending Gearing).

Fees and Payments

Gabriel is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee for service - Fees are charged according to the work undertaken by your adviser and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and reviews. Under a fee for service agreement, initial and ongoing commissions will generally be rebated back to you.

Commission – Your adviser may receive upfront and ongoing commission for the personal insurance services they provide. Whilst there are a number of commission rates available, with effect from 1 January 2020, Life Insurance commissions are capped at 66% (including GST). Ongoing commission on Life Insurance is capped at 22% (including GST) on renewals.

Commissions are not an additional charge to you, they are paid by product providers for insurance or investment policies.

Our fees and charges vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide **Gabriel's** advice fees are \$330 per hour including GST.

The Statement of Advice provided to you by your adviser will clearly set out all fees, charges and commissions payable.