

# Financial Adviser Profile

## Overview

Tracy holds an Advanced Diploma Financial Services (Financial Planning) and is accredited with a Margin Lending Qualification. Supported by her extensive background of over 18 years of experience in the Australian Financial Planning sector, Tracy is dedicated to providing quality advice and client satisfaction.

Tracy is an Aged Care Specialist and has extensive experience in retirement planning, wealth creation, tax-effective investment strategies, personal insurance, superannuation, Self-Managed Superannuation Funds (SMSF) and Centrelink entitlements.

Tracy Dyer is a Sub-Authorised Representative of Element Wealth Solutions Pty Ltd, Corporate Authorised Representative No. 1269095 Authorised Representative No. 1004647.

## Qualifications

Tracy holds the following industry qualifications:

- Advanced Diploma of Financial Services (Financial Planning)
- Margin Lending
- Accredited Aged Care Professional™.

## Professional Memberships

Tracy is a member of the Financial Planning Association of Australia and abides by their code of professional conduct and ethics.

## Authorisations

Tracy 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
- Standard Margin Lending Facility.



**Tracy Dyer**

Element Wealth Solutions

Level 4, Suite 3  
200 Central Coast Highway  
Erina NSW 2250

PO Box 3737  
Erina NSW 2250

P: 02 4312 8119  
M: 0408 039 788

E: [tracy@elementwealthsolutions.com.au](mailto:tracy@elementwealthsolutions.com.au)  
W: [www.elementwealthsolutions.com.au](http://www.elementwealthsolutions.com.au)

# Financial Adviser Profile

## Element Wealth Solutions Fees and Charges

Tracy will be paid by Financial Planning Advice Fees 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.

Tracy's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Element Wealth Solutions pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Tracy is a Director of Element Wealth Solutions Pty Ltd and will receive a salary/benefit from this company.

## Other Benefits Tracy Dyer May Receive

From time to time Tracy Dyer 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 4.6