



## FINANCIAL ADVISER PROFILE

# Sam Tabit

Financial Adviser



Level 1, 366 Sydney Road, Coburg, Vic, 3058



0432 588 017

### Overview

Sam Tabit is authorised to act on behalf of HFA. Sam has been providing financial services advice services to clients for over 20 years as well as having been a Senior Financial Planning Lecturer at RMIT for 15 years and La Trobe University since 2010. He is a Certified Financial Planner® helping his clients reach their stated goals.

Sam Tabit is a Sub-Authorised Representative of Bamboo Wealth Management Pty Ltd, Corporate Authorised Representative No. 1252323. Authorised Representative No. 343039.

### Qualifications

- **Certified Financial Planner® Certified Financial Planner™**
- **Graduate Diploma in Applied Finance & Investments SMSF Specialist**
- **Masters of Financial Planning Margin Lending**
- **Self-Managed Superannuation Fund Accreditation ASX Listed Products**
- **Diploma Vocational Education & Training**

### Authorisations

Sam Tabit is authorised to provide advice and deal in the following financial products:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice
- Aged Care Planning
- Basic and non – basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investments, including Investor Directed Portfolio Service (IDPS)
- Superannuation, including Self-Managed Superannuation
- Securities
- Standard Margin Lending Facility
- Retirement savings Accounts

## Advice Fees and Charges

Sam Tabit 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.

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; and/or
- An ongoing fee for service; or
- A contribution fee or implementation fee; or
- Commission payments from product providers where applicable; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Adviser Service Fees	\$500 - \$7,500	\$500-\$7,500
SoA Preparation Fee	\$0 – 3,500 or 0.1% - 3.3%	\$0 – 3,500 or 0.1% - 3.3%
Hourly Rate	-	-
Investment Commission*	\$500pa - \$15,000pa or 0.10% - 1.1%	\$500pa - \$15,000pa or 0.10% - 1.1%
Insurance Commission^	0% - 66%	0% - 22%

\*based on a % of funds invested

^based on a % of the premium

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

Sam Tabit pays a fixed licensing fee to Hejaz Financial Advisers Pty Ltd and will receive all revenue earned from the financial services provided to you.

## Other Benefits Sam Tabit May Receive

From time to time Sam Tabit 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.