

## ADVISOR PROFILE

# TONY ZACCARDI



Banksia Partners Pty Ltd is a company licensed by the Australian Securities and Investments Commission (ASIC) to provide advice in respect to financial products and to deal in financial products on behalf of the firms' clients.

Tony Zaccardi is an Authorised Representative of Banksia Partners Pty Ltd and has been authorised (ASIC Representative No 236700) to provide financial product advice and deal in all of the below mentioned categories as an employee of Banksia Partners Pty Ltd.

## Experience

Tony has held advisory & executive roles with a range of Australian financial institutions and financial planning firms including Perpetual Funds Management, Colonial Mutual, & Deloitte Financial Advisory in a career that extends over more than 25 years.

He has extensive industry experience providing financial services to both individuals and superannuation funds. Tony advises on wealth accumulation strategies (including direct investment & managed funds) and pre/post retirement planning for individuals.

Tony's extensive experience also allows him to provide holistic advice that is based on the needs and objectives of our clients. This includes advice pertaining to investments, structures, risk management, superannuation, gearing and meeting lifestyle goals.

## Authorisations

Tony Zaccardi is authorised to provide advice on, and 'deal' in the following:

- (i) deposit and payment products limited to basic deposit products and products other than basic deposit products
  - (ii) debentures, stocks and bonds issued or proposed to be issued by the government;
  - (iii) life risk products including:
    - a. investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
    - b. life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
  - (iv) interest in managed investment schemes including investor directed portfolio services;
  - (v) retirement savings accounts ("RSA") products (within the meaning of the Retirement Savings Account Act 1997);
  - (vi) ASX listed shares & other securities;
  - (vii) Standard margin lending facilities, and
  - (viii) superannuation;
- to retail and wholesale clients.

## Qualifications

Tony completed a Post Graduate Certificate in Wealth Management from Deakin University in 2008 and has also completed a Diploma in Financial Planning with the Financial Planning Association.

Tony also completed a Certificate in Superannuation Management (CSM) from Macquarie University in 1995.

## Professional Membership

Tony is an Associate Financial Planner (AFP) and is a Member of the Financial Planning Association.

## Fees & Charges

There are various modes of payment for the services we provide. We may either charge a fee directly to you based on an hourly rate, or we may receive fees & commissions directly from product issuers whose products we recommend to you.

Where a 'fee for service' on the basis of an hourly rate is negotiated, the hourly rate is \$250.00 including GST. We may also be paid by a combination of fees and/or hourly rates (paid by you) and commissions (paid by the product issuer). In most instances you will be able to select the mode of payment that suits you best.

Please refer to the Banksia Partners Pty Ltd Financial Services Guide for more detailed information on fees and charges.

## Contact

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