Representative profile – Version 8.0
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*This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts and both parts must be read together. This document is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.*

## Who We Are

Your financial advisor is a Representative of Oreana Financial Services Limited and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

Andre Mudigdo Authorised Representative No. 1006116

The Financial Services that the above financial advisor offers are provided by Oreana Financial Services Pty Ltd, ABN 91 607 515 122 trading as Oreana Private Wealth, Authorised Representative (AR) No. 1006116.

Oreana Private Wealth specialise in providing advice to Executives, Professionals, Expatriates, Business Owners and Retirees. Our range of services and advice are designed to enhance your financial wellbeing and assist with managing your financial complexity, allowing you to focus on your business, family and/or retirement needs.

Oreana has authorised your advisor to provide you with this Financial Services Guide.

## About Andre Mudigdo

Andre is licensed with the Hong Kong Securities and Futures Commission (SFC) and the Australian Securities and Investment Commission (ASIC) allowing him to provide investment advice and planning across both Hong Kong and Australia. Andre is also a member of the Professional Insurance Brokers Association (PIBA) and Mandatory Provident Fund Schemes Authority (MPF). With Andre's experience and capabilities, he provides holistic expert advice in the areas of:

- Wealth creation;
- Insurance and risk management;
- Superannuation and retirement planning;
- Cross jurisdictional structuring and tax planning;
- Estate and succession planning.

## What We do

We are authorised by Oreana Financial Services to provide financial advice in relation to:

- Budgeting & Cashflow
- Investment Advice & Portfolio Management
- Income & Asset Protection
- Tax Strategies
- Superannuation (Inc. SMSFs)
- Retirement & Redundancy Planning
- Estate Planning
- Aged Care Advice
- Government Benefits
- Debt Management
- Expatriate Financial Planning

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## What financial products and services are we authorised to provide?

Oreana Financial Services Pty Ltd is authorised to carry on a financial services business to provide financial product advice and deal to wholesale & retails clients in the following classes of financial products:

i. Basic Deposit Products;
ii. Non-Basic Deposit Product
iii. Non-Cash payment facilities
iv. Derivatives;
v. Foreign exchange contracts;
vi. Debentures, stocks or bonds issued or proposed to be issued by a government;
vii. Life products - Investment Life Insurance
viii. Life products – Life Risk Insurance
ix. Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
x. Retirement savings accounts ("RSA") products
xi. Securities; and
xii. Superannuation;

## How we charge for our services

All fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

## Schedule of fees

| Type of Advice | Fee charged |
|---|---|
| **Initial Meeting** | At our expense (10 – 30 minutes) |
| **Strategic Advice Only**<br><br>(advice preparation and delivery) | The strategic advice fee compromise of two components:<br><br>1. Strategic advice only – excluding product advice<br>2. Financial modelling – including up to 2 scenarios<br><br>A minimum dollar equivalent fee of AUD$2,000 applies. |
| **Comprehensive Statement of Advice**<br><br>(advice preparation and implementation) | The initial advice fee compromise of two components:<br><br>1. Comprehensive advice fee – charged for the preparation of a written Statement of Advice.<br>2. An implementation fee – charged for implementing the advice and financial product recommendations.<br><br>From 0% to 2.2% based on the investment mount under advice and charged upfront. For example, for investment valued at AUD$1,000,000 the maximum initial fee would be $22,000 p.a.<br><br>A minimum dollar equivalent fee of AUD$3,000 applies. |

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| Type of Advice | Fee charged |
|---|---|
| **Ongoing advice** | Oreana Private Wealth offers our clients an ongoing strategic advisory and professional portfolio management service. The ongoing advice fee will be based on the level of service required, the frequency of the reviews and the complexity of the advice.<br><br>Complex advice requirements include the use of Trusts and other legal ownership structures, overseas assets or income, executive options, or multiple investment entities.<br><br>Typically, 0.50% to 2.2% per annum based on the amount under advice. For example, for investment valued at AUD$1,000,000 the maximum ongoing fee would be AUD$22,000 p.a.<br><br>A minimum dollar equivalent fee of AUD$3,000 applies. |
| **Ad hoc advice** | The fees for the provision of ad hoc advice not covered by an Ongoing Service arrangement will be charged on an hourly basis at a rate of AUD$550. |
| **Insurance products** | Unless you have agreed to a fee for advice arrangement, we will receive commission for our initial and ongoing services to you.<br><br>Initial commission is between 0% and 66% and the ongoing commission is between 0% and 22% of the annual premium and is paid by the insurance product issuer to us. |

## How I am paid

I receive a salary as an employee of Oreana Private Wealth. I may also receive a performance bonus based on criteria including the quality of my advice, my compliance with my ethical and professional obligation, client retention rates and my contribution to the financial performance of Oreana Private Wealth. I do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which I am part has been designed to ensure that your interests are prioritised, conflicts are minimised and that my advice is not inappropriately influenced.

## Payment of Fees

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Oreana Private Wealth.

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

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