Representative profile – Version 10.0
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*This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts; both must be read together. This document is designed to clarify who we are and what we do, and to help you decide whether to use our services.*

## Who We Are

Your financial adviser(s) are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL Licence No. 482234:

Andre Mudigdo Authorised Representative No. 1006116

The financial services referred to in this guide are provided by Andre Mudigdo (Authorised Representative No. 1006116) on behalf of Oreana Financial Services Pty Ltd (ABN 91 607 515 122), trading as Oreana Private Wealth, the holder of Australian Financial Services Licensee No. 482234.

Oreana Private Wealth specialises in providing advice to Executives, Professionals, Expatriates, Business Owners and Retirees. Our range of services and advice is designed to enhance your financial well-being and help you manage 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 licenced with the Hong Kong Securities and Futures Commission (SFC) and is an Authorised Representative (AR No. 1261227) of Oreana Financial Services Pty Ltd (AFSL No. 482234), listed on ASIC's Financial Advisers Register. These authorisations enable him to provide financial advice and planning services across both Hong Kong and Australia. Andre is also a member of the Professional Insurance Brokers Association (PIBA). 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:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation (Inc. SMSFs)
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Margin Lending
- Expatriate Financial Planning

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

We are authorised to provide personal financial advice, general financial advice, and transact on your behalf (dealing) in relation to the following types of financial products:

- Basic / Non-Basic Deposit Products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life products - Investment Life Insurance
- Life products – Life Risk Insurance
- Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
- Retirement savings accounts ("RSA") products
- Securities
- Superannuation
- Standard Margin Lending
- Derivatives
- Foreign exchange contracts

## Which regulatory regime applies to your advice?

Andre Mudigdo and Oreana Private Wealth provide financial services across two jurisdictions. The regulatory regime that applies to you depends on where you reside and which services you receive:

- **Australian retail clients** receiving advice on Australian financial products (including Australian superannuation, SMSFs, ASX-listed securities, and Australian-domiciled managed investments) are serviced under **Australian Financial Services Licence No. 482234**, held by Oreana Financial Services Pty Ltd. This FSG (Parts A and B) applies in full, and you are protected by Australian consumer laws, including access to the Australian Financial Complaints Authority (AFCA) and the Compensation Scheme of Last Resort (CSLR) where eligible.
- **Hong Kong clients** receiving advice on Hong Kong-domiciled products (including Hong Kong insurance products, and SFC-regulated securities) are serviced under Andre Mudigdo's **SFC licence (CE No. AHX191)**, and **Insurance Authority authorisation**. In these cases, the SFC Code of Conduct, and the Insurance Ordinance govern the engagement, and complaints may be directed to the Financial Dispute Resolution Centre (FDRC) in Hong Kong.

## How we charge for our services

All fees quoted in this FSG are in Australian Dollars (AUD) unless stated otherwise. For services provided to Australian residents in Australia, fees are inclusive of Australian Goods and Services Tax (GST) at 10% where applicable. For services provided from Hong Kong to non-Australian residents, GST generally does not apply and fees will be quoted GST-free. Your Statement of Advice or engagement letter will confirm the applicable tax treatment, currency, and total fee payable.

## 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 comprise of two components:<br><br>1. Strategic advice only – excluding product advice<br>2. Financial modelling – including up to 2 scenarios<br><br>A <u>minimum</u> dollar equivalent fee of AUD$2,000 applies. |
| **Comprehensive Statement of Advice**<br><br>(advice preparation and implementation) | The initial advice fee comprise 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 amount under advice and charged upfront. For example, for investment valued at AUD$1,000,000 the maximum initial fee would be $22,000.<br><br>A <u>minimum</u> dollar equivalent fee of AUD$3,000 applies. |
| **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 <u>minimum</u> 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. |

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## How I am paid

Our remuneration framework is designed to ensure that advice is not influenced by product selection or provider relationships. In fact, revenue or product-based targets do not form the sole or primary basis of remuneration.

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 obligations, 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 I am part of has been designed to ensure that your interests are prioritised, conflicts are minimised, and my advice is not inappropriately influenced.

## How we manage conflicts of interest

We recognise that conflicts of interest can occur, particularly when we receive fees, commissions, or have relationships with product providers or related entities. We manage these conflicts through a combination of factors such as designing our remuneration structures so that they do not incentivise the recommendation of specific products or strategies, basing our advice on your objectives, financial situation, and needs and ensuring that our advice is appropriate and in your best interests.

Where we are not confident that a conflict can be effectively managed, we will not proceed but will refer you to another provider.

## Referral relationships

Where we refer you to a third party, we will only do so where we reasonably believe the referral is in your best interests. You are under no obligation to act on the referral, and we will not make a referral where the benefit we receive might influence our advice.

The table below outlines the referral relationship(s) we have. If we refer you, we may receive a fee or commission for the services listed below. We will not refer you to this service unless it is in your best interest and necessary for you to achieve your goals and objectives.

| Name of referral partner | Services | Payment received for referral |
|---|---|---|
| **Aussie Expat Home Loans** | Expatriate Lending and Debt Solutions | 30% of the initial brokerage |
| **Harbour Wills** | Expatriate Estate Planning Services | 10% of the initial fee charged by Harbour Wills |
| **Send Payments** | Cross-border Payments and Currency Exchange | 30% of the net revenue of all transactions |

## Reciprocal referral arrangement

Where a third party refers you to us, we will only accept the referral where we reasonably believe we can act in your best interests. You are under no obligation to proceed with our services, and we will not provide advice where the benefit paid to the referrer might influence that advice.

The table below outlines the reciprocal referral relationship(s) we have. Where a client is referred to us, we may pay a fee or a share of revenue to the referrer for the services listed below. Any such payment is made by Oreana Financial Services and does not result in any additional cost to you.

| Name of referral partner | Services | Payment made for referral |
|---|---|---|
| **Aussie Expat Home Loans** | Expatriate Financial Advice Services | 30% of the first year's revenue received from any client referred to us by Aussie Expat Home Loans |

We will only accept referred clients where doing so is in their best interest and necessary to help them achieve their goals and objectives.

## Our Associations and Relationships

Oreana Financial Services Pty Ltd is an Australian Financial Services Licensee and a part of the Oreana Group. Ascalon Capital Pty Ltd is also part of the Oreana Group. Ascalon Capital provides institutional-grade investment consulting and asset management services, and we may, for example, recommend a portfolio based on Ascalon Capital's advice, or a portfolio managed by them.
While we don't receive any incentives or benefits from utilising Ascalon Capital's asset consulting services, we recommend that you treat Oreana Financial Services and Ascalon Capital as associated or related entities when considering our advice.

**Where we recommend products or services associated with related entities, we apply the same assessment process as we would for any external provider.**

## Payment of Fees

All fees and commissions disclosed in this FSG are received by Oreana Financial Services Pty Ltd. From these amounts, Oreana pays your adviser under the remuneration arrangements described above.

If you have any concerns about how we are remunerated or potential conflicts of interest, you are encouraged to ask us for further details. We will provide clear explanations to help you understand how these matters may affect you.

For more information or if you have any questions, please get in touch with us at:


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This Financial Services Guide has been prepared to meet Australian disclosure obligations under the Corporations Act 2001 (Cth). If you are a Hong Kong resident receiving services from our Hong Kong office, additional disclosures required under the SFC Code of Conduct, the Mandatory Provident Fund Schemes Ordinance, and/or the Insurance Ordinance will be provided to you separately in a Hong Kong Client Agreement.