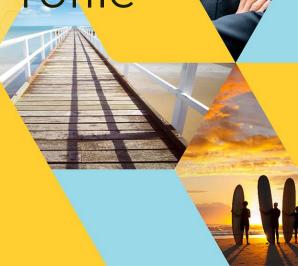




This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts and both parts must be read together. This document is designed to clarify who we are, what we do, and aims to help you decide whether to use our services.



Who we Are

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

Norman Sinclair MFinPlan, AFP

Authorised Representative No. 249943

Kyle Medson BCom (Fin Plan & Inv) CFP

Authorised Representative No. 328912

The Financial Services that the above financial advisor(s) offer are provided by Seed Advice Pty Ltd, ABN 48 612 993 423, Authorised Representative (AR) No. 1246638.

Seed Advice Pty Ltd specialise in providing advice to Executives, Professionals, 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 Norm Sinclair

I am a member of the Financial Planning Association of Australia (FPA), the Self-Managed Superannuation Fund Association (SMSFA) and Tax Practitioners Board (TPB). I hold a Master of Financial Planning and a Diploma in Financial Planning.

I have been a financial adviser since 1989. I work predominantly with retirees and pre-retirees to help them achieve a comfortable retirement. I enjoy assisting people to grow their wealth, manage their superannuation, investments and retirement savings. I help people to understand their financial risks and protect their incomes and their families.



About Kyle Medson

Kyle is a Certified Financial Planner® with 15 years' experience in the industry. Kyle's main focus is to help his clients achieve their goals, by getting the most out of the complex financial system. He excels at simplifying multifaceted issues through comprehensive and easy to understand advice. Kyle values transparent and honest communication, and enjoys maintaining long term relationships with all of his valued clients.

As a husband and father Kyle understands the financial pressure families can face and the difference good advice can make.

Kyle holds a Bachelor of Commerce in Financial Planning & Investments and is a member of the Financial Planning Association of Australia (FPA) and Tax Practitioners Board (TPB).

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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 (Norm Sinclair only)

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; and
- Superannuation;
- Standard Margin Lending

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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	At our expense	
consultation	San Property of the	_
Initial advice (advice	Fees may range depending on the	
preparation and implementation)	The initial advice for the preparatio	
	We do not charge	ϵ
Ongoing advice	Seed Advice Pty service. The ongo service required, complexity of the	Э ,
	The Ongoing Adv	ı
Ad hoc advice	The fees for the p Ongoing Service basis at a rate of \$	
Insurance products	We will receive services to you.	
s	Initial commission commission is be and is paid by the	,
ALMERICAN TRANSPORTER	THE REPORT OF THE PARTY.	

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How I am paid

As a director of Seed Advice Pty Ltd, Norm is entitled to receive director fees or distributions from Seed Advice Pty Ltd. He does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which he is part has been designed to ensure that your interests are prioritised, conflicts are minimised and that his advice is not inappropriately influenced.

Norm and Kyle receive a salary as employees of Seed Advice Pty Ltd. They may also receive a performance bonus based on criteria including the quality of advice, compliance with their ethical and professional obligation, client retention rates and their contribution to the financial performance of Seed Advice Pty Ltd. They do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which they are part has been designed to ensure that your interests are prioritised, conflicts are minimised and that their advice is not inappropriately influenced.

Referral relationships

We do not have any referral relationships.

Associated & related entities

We do not have any associated or related entities.

Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to Seed Advice Pty Ltd.

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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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