



# REPRESENTATIVE PROFILE

Preparation Date 18 November 2022



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 advisors are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

## **Russell Kapeechkin**

*Authorised Representative No. 001002629*

## **Karlie Stuart**

*Authorised Representative No. 001259562*

The Financial Services that the above financial advisors offer are provided by Platinum Advice Group ABN 30 661 977 368, trading as Platinum Investment Advisory, Authorised Representative (AR) No. 1299961



## **Hayden Mortimore**

*Authorised Representative No. 001003738*

The Financial Services that the above financial advisors offer are provided by Platinum Investment Advisory ABN 64 610 246 752, trading as Platinum Investment Advisory Pty Ltd, Authorised Representative (AR) No. 1281590.

Platinum Investment Advisory 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 Russell Kapeechkin

Russell has worked in the financial advice profession since 2007 and prior to this in the accounting field for 9 years. Russell has extensive experience providing financial advice to clients specialising in the areas of superannuation, retirement planning, investment and tax minimisation. Russell's advice helps clients grow their wealth and keep them on track to meet their realistic financial goals and objectives.

Russell holds a Bachelor of Commerce majoring in Accounting from the University of Qld and an Advanced Diploma Financial Services (Financial Planning) from Mentor Education.



### About Karlie Stuart

Karlie has worked in the financial services industry since 2011 and focuses on providing high quality superannuation, investment, and strategic advice to our existing and new clients.

Karlie is an FPA member, holds a Graduate Diploma of Financial Planning and is currently studying a Master of Financial Planning.



### About Hayden Mortimore

Hayden has worked in the finance industry since 1989. He is passionate about helping people grow their personal wealth, manage their superannuation, plan for retirement, save tax and ensure their lives and incomes are protected should the worst occur.

Predominately, Hayden provides specialised retirement planning advice to ensure that clients can enjoy a comfortable and sustainable retirement. Hayden is an FPA member, holds a Diploma of Financial Planning (DipFP), a Master's in Business Administration (MBA), and is a Certified Financial Planner (CFP®).

# 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*
- *Life products - Investment Life Insurance*
- *Life products – Life Risk Insurance*
- *Debentures, stocks or bonds issued or proposed to be issued by a government;*
- *Managed investment schemes, including Investor Directed Portfolio Services (IDPS)*
- *Securities; and Superannuation;*
- *Standard Margin Lending*





# 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

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Initial consultation

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Initial advice

(advice preparation and implementation)

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### Fee charged

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At our expense

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Fees may range from \$3,300 - \$11,000 and will vary depending on the level of complexity of your situation.

The initial advice fee compromise of two components:

An advice preparation fee – charged for the preparation for a written Statement of Advice.

We do not charge an Implementation fee.

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## Type of advice

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### Ongoing advice

## Fee charged

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### Financial Planning

Platinum Investment Advisory offers our clients an ongoing advisory service. The ongoing advice fee will be based on the level of service required, the frequency of the review and the complexity of the advice.

This will be on a fee for advice basis with a fixed adviser service fee, reviewed annually. For retail clients, our minimum Ongoing Advice Fee will be \$4,400pa and our maximum will be \$40,000pa.

Complex advice requirements include the use of trusts and other legal ownership structures, overseas assets or income, executive options or multiple investment entities.

### Investment Portfolio Management

Where portfolio management advice is provided, the fee will be 0.55% per annum based on the balance of the portfolio.

For example, for an investment valued at \$1,000,000 the ongoing fee would be \$5,500pa.

### Ad hoc advice

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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 minimum of \$165 per hour to a maximum of \$440 per hour.

### Insurance products

We will receive commission for our initial and ongoing services to you.

Initial commission is between 0% and 66% and the ongoing commission is between 0% and 30% of the annual premium and is paid by the insurance product issuer to us.




## How I am paid

### Russell Kapeechkin

As a director of Platinum Advice Group Pty Ltd, I am entitled to receive director fees or distributions from Platinum Advice Group Pty Ltd.

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.

### Karlie Stuart



I receive a salary as an employee of Platinum Advice Group Pty Ltd. 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 Platinum Advice Group Pty Ltd. 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.

### Hayden Mortimore

As a director of Platinum Investment Advisory Pty Ltd, I am entitled to receive director fees or distributions from Platinum Investment Advisory Pty Ltd. 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.

### Referral relationships

We do not have any referral arrangements.

### 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 Platinum Advice Group Pty Ltd and Platinum Investment Advisory Pty Ltd.



PLATINUM  
INVESTMENT  
ADVISORY



For more information or if you have any questions, please contact us at:

### **Platinum Investment Advisory**

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