PLATINUM INVESTMENT ADVISORY

Version 8.0

REPRESENTATIVE PROFILE

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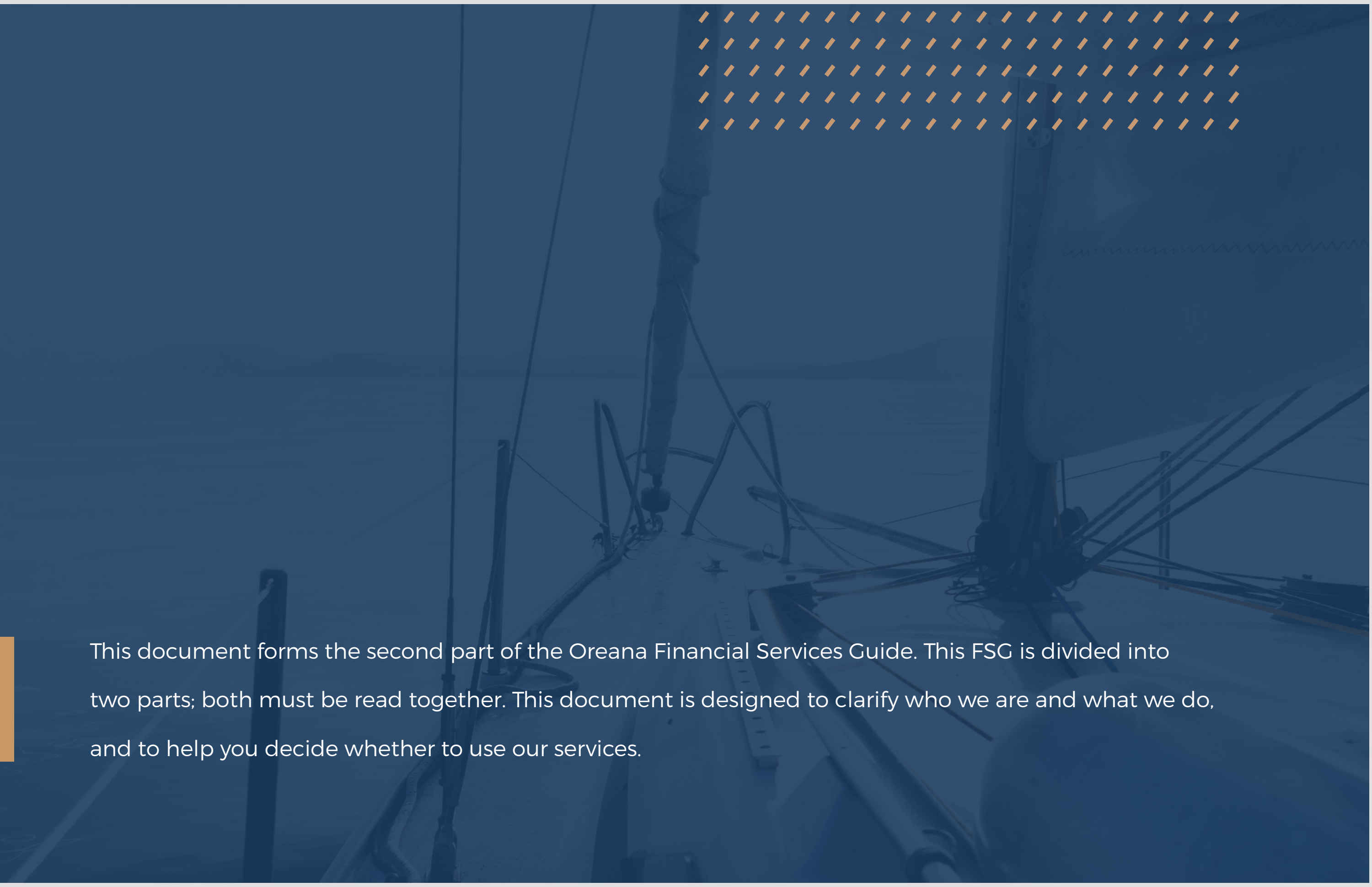

This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts; both must be read together. This document is designed to clarify who we are and what we do, and to help you decide whether to use our services.

Who we are

Your financial advisers 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 advisor offers is provided by Platinum Investment Advisory ABN 64 610 246 752, trading as Platinum Investment Advisory, 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.

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.

Karlie Stuart

Karlie has worked in the financial services industry since 2011 and focuses on providing high quality, personalised advice to assist clients in reaching their financial goals.

Karlie specialises in superannuation, retirement planning and investment advice and is passionate about building long term client relationships and making your journey to, and through, retirement as comfortable as possible.

Karlie is an FAAA member and holds a Master's in Financial Planning.

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 FAAA 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***
- ***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***

How we charge for our services

All fees and commissions are inclusive of GST, and the fees may be higher 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 consultation	At our expense
Initial advice (advice preparation and implementation)	Fees may range from $3,300 - $11,000 and will vary depending on the level of complexity of your situation. The initial advice fee is comprised of two components: An advice preparation fee – charged for the preparation for a written Statement of Advice. An implementation fee – charged for implementing the advice and recommendations.

Type of advice	Fee charged
Ongoing advice	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. Our fixed Ongoing Advice Fee will be from $5,500pa. Where portfolio management advice is provided, the fee will range up to 1.20% per annum based on the balance of the portfolio. Complex advice requirements include the use of SMSF's, trusts, companies and other legal ownership structures, overseas assets or income, executive options or multiple investment entities.
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 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

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.

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

Oreana Financial Services Pty Ltd is an Australian Financial Services License and a part of the Oreana Group. Ensure Risk Pty Ltd is also part of the Oreana Group. We may refer you to EnSure Risk Pty Ltd, trading as Ensure Life, part of the Oreana Group. All fees and commissions EnSure receive are paid via Oreana Financial Services, which in turn pays all relevant fees and commissions it receives to EnSure Life. The following summarises the referral fees we may receive from this arrangement

Name of Entity	Services	Payment received for referral
Ensure Risk Pty Ltd	Insurance advice and implementation	25% initial business commission

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 paid to Oreana, which pays all fees and commissions it receives to Platinum Advice Group Pty Ltd and Platinum Investment Advisory Pty Ltd.

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:

Platinum Investment Advisory

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www.piagroup.net.au

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