Representative profile – Version 5.0
Preparation Date 1 October 2021

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:

David Sutherland Authorised Representative No. 336068
Lynda Sexton Authorised Representative No. 1264150

The Financial Services that the above financial advisor(s) offer are provided by Inspire Financial Solutions Pty Ltd as trustee for Inspire Financial Solutions Unit Trust, ABN 76 284155348, trading as Inspire Financial Solutions, Authorised Representative (AR) No. 346340.

Inspire Financial Solutions 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 Lynda Sexton

30 years finance experience including five years directly in financial planning
Audit, financial management and process background
Bachelor of Business in Accountancy, Diploma of Financial Planning
Member of Institute of Chartered Accountants

What we do?

I am authorised by Oreana Financial Services to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

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;

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 consultation	At our expense
Initial advice (advice preparation and implementation)	Fees may range from $2,200 to $11,000 and will vary depending on the level of complexity of your situation. I will confirm the exact amount, which we will agree on before commencing any work. The initial advice fee compromise 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.
Ongoing advice	Inspire Financial Solutions 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. Fees may range from $2,200 to $16,500 depending on the nature and complexity of your situation.
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 in the range on $220 to $495 per hour depending on the complexity of the work.
Insurance products	We may 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

I receive a salary as an employee of Inspire Financial Solutions. I may also receive a performance bonus based on criteria including the quality of my advice, my compliance with my ethical and Inspire Financial Solutions. 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

Nil

Associated & related entities

Nil

Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to Inspire Financial Solutions

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

Lynda Sexton

08 8232 4301

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