Oreana Financial Services Pty Ltd
ABN 91 607 515 122
AFSL 482234

Representative profile – Version 8.0

Preparation Date 1 June 2026

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 License No. 482234:

- David Sutherland Authorised Representative No. 000336068
- Lynda Sexton Authorised Representative No. 01264150

The Financial Services that the above financial advisors 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 adviser to provide you with this Financial Services Guide.

About David Sutherland -

- Over 30 Year industry experience
- Diploma of Financial Planning
- Member of Association of Financial Advisers (AFA)
- Former South Australian Director of the AFA

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
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

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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 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 $4,400 to $16,500** 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 is often 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. An advice preparation fee – charged for the preparation of a written Statement of Advice.
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 **$4,400 to $22,000** 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 $330 to $660 per hour depending on the complexity of the work.
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 33% 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.

As a director of Inspire Financial Solutions Pty Ltd I am entitled to receive director fees or distributions from 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.

I also 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.

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.

We do not have any formal referral relationships in place and do not receive any revenue from referrals.

Our Associations and Relationships

Oreana Financial Services Pty Ltd is an Australian Financial Services License 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.

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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

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:

David Sutherland
08 8232 4301