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

Jodi Brady

Representative Profile – Version 4.0
Preparation Date – 1 July 2020

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:

Jodi Brady Authorised Representative No. 1269158

The Financial Services that the above financial adviser(s) offers are provided by Alphington Private Wealth ABN 37 152 453 202, Corporate Authorised Representative (CAR) No. 412463

Alphington Private Wealth specialise in providing services to Executives, Professionals, Expatriates, Business Owners and Retirees. Our range of services are designed to enhance your financial wellbeing and assist with managing your financial complexity, allowing you to focus on your business, family and lifestyle.

Oreana has authorised your adviser to provide you with this Financial Services Guide.

About Jodi Brady

With over 14 years of experience working in Melbourne and London in several highly regarded Corporate and commercial Law Firms; Jodi brings a wealth of expertise and knowledge to her role as Associate Adviser.
Having worked in Financial Services for over five years, she understands the industry well and has developed exceptional skills in managing professional client services. Working closely with the Principal Adviser brings a wealth of knowledge and empathy to work with clients on realising their goals and ambitions

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; 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 $660 - $8,800 and will vary depending on the level of complexity of your situation. The initial advice preparation fee compromises two components: An advice preparation fee – charged for the preparation of a written Statement of Advice. An implementation fee – charged for implementing the initial advice and recommendations.
Ongoing advice	A minimum flat fee of $4,090 - $12,500 plus 0.33%pa of you assets under advice. {Provide example of % based fees} For example for investment valued at $100,000 the maximum ongoing fee would be $330 pa plus your agreed flat fee. Alphington Private Wealth 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. Complex advice requirements include the use of trusts 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 rate of up to $440.
Insurance products	Unless you have agreed to a fee for advice arrangement, 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 .
Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For historical investment products, the relevant product issuer may pay an ongoing commission between 0% and 1.25% of the value of your investments for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

How I am Paid

I receive a salary as an employee of Alphington Private Wealth 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 Alphington Private Wealth. 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.

Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to Alphington Private Wealth.

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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