



strategicwealth



# Representative Profile

(Part B)

Version 6.2, Prepared 16<sup>th</sup> March 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 advice specialists are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL Licence No. 482234:

### Peter Wilson

Authorised Representative No. 241941

### Adrian Vidotto

Authorised Representative No. 241821

### Michael Jeffs

Authorised Representative No. 288202

### Daniel Wilson

Authorised Representative No.1295505

### Andrew Dickinson

Authorised Representative No.1298768

The Financial Services that the above financial advice specialists offer are provided by Strategic Wealth Pty Ltd, ABN 49 110 172 097, trading as Strategic Wealth Pty Ltd, Authorised Representative (AR) No. 280883.

### Enduring partnerships to increase your personal wealth.

Strategic Wealth has been providing private wealth management advice since 2004.

Our award-winning team is industry qualified, curious and immerse themselves in your world to enhance your personal wealth. We continually challenge our knowledge levels, adapting to an ever-changing financial, economic and legislative landscape to ensure we are at the top of our game.

Strategic Wealth Pty Ltd specialises 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 Financial Services has authorised your advisers to provide you with this Financial Services Guide.



Executives & Professionals



Expatriates



Small Business Owners



Retirees



Private Wealth Management



Institutional Wealth Mgmt

## What we do

### Smart, bespoke solutions aligned to your financial and lifestyle goals.

Strategic Wealth works for you and with you to navigate and develop the right solutions.

We seek to understand first, then develop a financial plan that optimises wealth accumulation and retirement income, is tax effective and is appropriate, competitive, relevant and achievable.

### We are authorised by Oreana Financial Services Pty Ltd 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 Advice

### 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 Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts (“RSA”) Products
- Derivatives
- Standard Margin Lending
- Securities
- Managed Accounts
- Managed Discretionary Accounts

### Your Needs

Strategic Wealth has a reputation for understanding the dynamics of the financial services industry to help shape your future. We navigate you through the complex maze of financial services to drive smart solutions for you to prosper and thrive.

Key to this is building up a clear picture of your needs to then tailor an individualised program that will allow you to create and protect your wealth, reduce your tax liabilities and eliminate the financial complexities in your life. And our technology platforms give you real-time access to your spending habits and your net worth position.

## 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.

### Initial consultation

At our expense.

### Initial advice (advice preparation and implementation)

Our fee for the completion of your Needs Analysis and preparation of your Wealth Management Plan will range from \$4,400 - \$16,500 depending on the level of complexity of your situation and the advice provided. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options and share schemes or multiple investment entities. 50% of the agreed fee will be invoiced at the commencement of work and the residual 50% will be invoiced upon delivery of the Wealth Management Plan.

In the majority of cases, fees associated with implementation activities are covered under the Ongoing Advice Fee arrangement. However, in some cases the implementation activity can be complex and a fee for this work will be identified in the Wealth Plan. Where applicable, implementation fees may range from \$1,000 - \$5,000 and will vary depending on the level of complexity of your situation.

### Ongoing advice

We operate on a Fee for Advice basis with a Fixed Adviser Service Fee, reviewed annually. You also have the choice of alternative fee structures including a Strategic Review Fee plus a Portfolio Management Fee or a Portfolio Management Fee.

The Ongoing Advice Fee charge will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options and share schemes or multiple investment entities. The level of investments under management and the frequency of review may also impact on the fee charged.

Where a Portfolio Management Fee is applied, the level of the fee will vary with the complexity of the portfolio being managed. For example, for an Investment valued at \$100,000 and a Portfolio Management Fee of 0.33%, the fee levied will be \$330.

In all cases, our minimum annual Ongoing Advice Fee will be \$5,500 and our maximum annual fee will be \$40,000. The fees will be collected on a monthly basis and details on your fee structure will be disclosed in your Wealth Management Plan.

### 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 \$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. The relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 30% of the annual premium for as long as you hold the product. Commissions are paid to us by the product provider and are not a direct cost to you. Details of the relevant fee structure will be disclosed in your Wealth Management Plan.

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by us are paid to Oreana.

Oreana receives all fees and commissions payable for the services we provide and pays 100% of all the fees and commissions it receives to Strategic Wealth.

### How am I paid

As directors and shareholders of Strategic Wealth, we are entitled to receive director fees or distributions from Strategic Wealth. We do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which we are a part, has been designed to ensure that your interests are prioritised, conflicts are minimised and that our advice is not inappropriately influenced.



## Associated and related parties

### Associated and related parties

The table below outlines the associated or related entities we are involved in and the details of any direct or indirect benefit we may receive if we refer you to them.

Regardless of any benefits we may receive, we will not refer you unless it is in your best interest and necessary for you to achieve your goals and objectives.

Name of Entity	Nature of relationship
Your Personal CFO	Your Personal CFO specialises in financial planning for aspirational professionals, young executives and emerging small business owners. Peter Wilson, Adrian Vidotto and Michael Jeffs are directors of Your Personal CFO and hold units in an entity which owns units in Your Personal CFO. Hence, they may be entitled to receive director fees and receive distributions from Your Personal CFO.

## Our advisers



### Peter Wilson

As CEO and founder of Strategic Wealth, Peter is an accomplished financial planner and business manager with over 35 years of practical experience. He is also the CEO of Your Personal CFO.

With a Diploma of Financial Planning and a Bachelor of Science, Peter is a Certified Financial Planner (CFP), a member of the Financial Planning Association and a qualified SMSF Specialist Adviser.



### Adrian Vidotto

As director in the financial planning businesses Strategic Wealth and Your Personal CFO, Adrian uses over 20 years of financial planning experience to help clients achieve their financial goals.

Adrian has completed a Bachelor of Business in Financial Planning, is a Certified Financial Planner®, a member of the Financial Planning Association and has a SMSF Specialist Adviser qualification.



### Michael Jeffs

Mike, a director of Strategic Wealth and also Your Personal CFO, has worked in the financial services industry since 2003 applying his extensive knowledge in the field to the advice offered to his clients.

He completed a Bachelor of Business (Economics and Finance) with distinction from RMIT University and has achieved CFP® certification from the Financial Planning Association of Australia (FPA).



### Daniel Wilson

Daniel's forte is technical and financial modelling. Daniel completed a Bachelor of Commerce majoring in Financial Planning, Finance and Accounting with Deakin university in 2015.

As a Partner and Financial Adviser with Strategic Wealth, Daniel completed further studies in 2020 to achieve Certified Financial Planner (CFP®) designation from the Financial Planning Association of Australia (FPA).



### Andrew Dickinson

As a Partner and Financial Adviser with Strategic Wealth, Andrew enjoys working with clients to achieve their financial and lifestyle goals. Andrew has a Bachelor of Commerce majoring in Financial Planning and Accounting.

Andrew has completed further studies to achieve Certified Financial Planner (CFP®) designation from the Financial Planning Association of Australia (FPA).

Our award-winning team are industry qualified, curious and immerse themselves in your world to enhance your personal wealth. We continually challenge our knowledge levels, adapting to an ever-changing financial, economic and legislative landscape to ensure we are at the top of our game.

## Getting started

### Strategically creating pathways to financial independence

We value our relationships with our clients and appreciate that there needs to be mutual understanding at the outset of connecting with you. Successful investing is a medium to long-term process that requires a long-term strategic approach. The results can only be achieved by getting to know one another and by working together.

Establishing the elements of your current lifestyle and clearly defining your lifestyle goals are the first steps to developing your financial plan. No matter how complex, we are able to sort through the facts, analyse your options and provide our findings and recommendations to you in a clear and concise way. We co-create your future in a financial roadmap that is both visual and informative, and importantly, simple and achievable.

### We follow five key steps to develop your wealth management plan:

- 1 Initial Consultation**  
Getting to know you and understanding what keeps you awake at night.
- 2 Future Lifestyle Definition**  
Preparing a formal plan that details our understanding of your situation, how we can help you to meet your objectives, the specialist adviser(s) that may need to be engaged, and our professional fees to create your plan.
- 3 Wealth Plan Consultation**  
We meet with you in the early stages to progress the development of your plan and create a report that includes visual/graphic elements.
- 4 Implement the Plan**  
Once you have agreed to the plan, we quickly coordinate and project manage all elements and recommendations.
- 5 Ongoing Wealth Consultation**  
A vital step to continue on your pathway to financial independence. We regularly review the strategies in line with legislative/market environment change and make recommendations based on this.





Take a strategic approach  
to get there sooner

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:

**Strategic Wealth Pty Ltd**

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