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Representative profile – Version 8.0

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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.

Glenn Peers

Authorised Representative No. 264000

John Huo

Authorised Representative No. 1004709

Paul Davies

Authorised Representative No. 1272044

The Financial Services that the above financial advisor(s) are provided by Cornerstone Wealth Management Pty Ltd, ABN 71 106 332 370 trading as SEA Financial Group, Authorised Representative (AR) No. 1288517.

Established in 2003, SEA Financial Group provides advice to hundreds of Australian families like yours.

Financial planning is about helping you plan for a future lifestyle that is as good as it can possibly be. No matter your age, the advice of a SEA Financial Adviser is crucial in helping you achieve your financial goals by developing a strategy specifically for you.

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



About Glenn Peers

Glenn is the Director and Branch Manager of SEA Financial Group and has worked in the financial services industry since 1990. He founded Cornerstone Wealth Management (trading as SEA Financial Group) in 2003.

Glenn holds a Bachelor of Commerce, an Advanced Diploma of Financial Planning and is a Fellow Chartered Financial Practitioner. Glenn has completed and passed the Financial Adviser Standards and Ethics Authority exam, Code of Ethics and Professionalism in Financial Advice and is accredited to provide advice on SMSFs (self-managed super funds). Glenn is a registered member of the Tax Practitioners Board and is a member of the Financial Advice Association of Australia (FAAA).

Glenn was selected in the inaugural Barron's Top 100 Australian Financial Advisers and voted in the Financial Standard's Top 50 most influential advisers of Australia in 2017.

Glenn takes great pride in developing close relationships with his clients, from young adults accumulating wealth, people in their middle years consolidating and protecting wealth, to those moving into their retirement years. He understands that regardless of age, everyone has goals and aspirations that require a plan and considered guidance to help bring them to fruition.



About John Huo

John has been working in the financial services industry since 2004, bringing over two decades of experience in financial planning and compliance. He has held key roles at reputable institutions including Clearview and Westpac, where he worked as a Financial Planner. In addition, John has contributed his expertise to the Audit and Compliance team at MLC, further strengthening his knowledge of regulatory standards and operational oversight.

John holds a Bachelor of Management and an Advanced Diploma of Financial Planning. He is a member of the Financial Planning Association (FPA) and a registered member of the Tax Practitioners Board. Demonstrating his commitment to ethical and professional standards, John has successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) exam, including the Code of Ethics and Professionalism in Financial Advice requirements.

John is dedicated to delivering tailored financial advice that supports his clients' long-term goals and financial wellbeing.



About Paul Davies

Paul holds an Advanced Diploma of Financial Planning and has successfully completed the Financial Adviser Standards and Ethics Authority (FASEA) Exam, including the Code of Ethics and Professionalism in Financial Advice. He is also a proud member of the Financial Planning Association (FPA).

Since beginning his career in 1999 with St. George Bank, Paul has held senior management roles across multiple advice licensees. His responsibilities have included the supervision and monitoring of advisers, practice management and development, as well as auditing of adviser practices. Throughout his career, Paul has been recognised with multiple CEO awards for outstanding performance in these roles.

With more than two decades of experience, Paul has developed a deep understanding of what constitutes high-quality financial advice and the significant value it can deliver to clients. He is committed to taking the time to truly understand his clients' goals and objectives to create tailored, strategic financial plans that align with their needs and aspirations.

**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 & Centrelink Planning
- ◆ Debt Management
- ◆ Margin Lending
- ◆ Aged Care 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 & Non-Basic Deposit Products
- ◆ Securities
- ◆ Derivatives
- ◆ Superannuation
- ◆ Life products (Investment Life & Risk Insurance)
- ◆ Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
- ◆ Retirement savings accounts ("RSA") products
- ◆ Standard Margin Lending



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)	An Advice Preparation Fee is charged depending on the complexity of the advice provided. This amount will start from \$3,300 (including GST). This is charged for the preparation of the Statement of Advice. It is a one-off cost and is payable after presentation of the document whether you proceed with our advice or not.
Fixed term advice	SEA Financial Group offers our clients a fixed term advisory service. The fixed term advice fee will be based on the level of service required, the frequency of the review and the complexity of the advice. Our fixed term advice service fee will start from a minimum of \$2,650 per annum. We will inform you of the exact fee payable in writing before proceeding with any work on your behalf.
Ad hoc advice	The fees for the provision of ad hoc advice not covered by a fixed term arrangement will be charged on an hourly basis at a rate of \$265.
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.
Stamping fees	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.



How I Am Paid

Directors

As a director of Cornerstone Wealth Management Pty Ltd (trading as SEA Financial Group), Glenn Peers is entitled to receive director fees or distributions from SEA Financial Group. He does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which he is entitled has been designed to ensure that your interests are prioritised, conflicts are minimised and that my advice is not inappropriately influenced.

Employees/Shareholders

John Huo is a shareholder of Cornerstone Wealth Management Pty Ltd (trading as SEA Financial Group). John receives a salary as an employee of SEA Financial Group and is entitled to distributions. He may also receive a performance bonus based on criteria including the quality of his advice, compliance with ethical and professional obligation, client retention rates and his contribution to the financial performance of SEA Financial Group. He does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which he is entitled has been designed to ensure that your interests are prioritised, conflicts are minimised and that my advice is appropriately influenced.

Paul Davies is a shareholder of Cornerstone Wealth Management Pty Ltd (trading as SEA Financial Group). Paul receives a salary as an employee of SEA Financial Group and is entitled to distributions. He may also receive a performance bonus based on criteria including the quality of his advice, compliance with ethical and professional obligation, client retention rates and his contribution to the financial performance of SEA Financial Group. He does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which he is entitled has been designed to ensure that your interests are prioritised, conflicts are minimised and that my advice is appropriately 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 SEA Financial Group.

Associated & related entities

Please refer to the [Oreana Financial Services Guide](#) to understand our relationship with 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 disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to EnSure Life. The below 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

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

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