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Financial Services Guide (Part A – General Details)

Version 10.0

Date: 01 June 2026

Important

The financial services we refer to in this FSG are offered by your Adviser as an authorised representative of Oreana Financial Services Pty Ltd

ABN 91 607 515 122 AFSL 482234 (“Oreana”, “we”, “us”, “our”).

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Oreana Financial Services Pty Ltd – Financial Services Guide ("FSG")

This FSG is an important document. It is designed to assist you in deciding whether to use any of the financial services offered by us. This FSG is divided into two parts and both parts must be read together. Each part outlines the following information.

Part A - General Details
Provides information about:

- Oreana, our relationship with your Adviser and other entities.
- Other documents you may receive.
- Financial services and products we provide.
- Collecting your personal information and providing instructions.
- What you can do if you are not satisfied with our services.

Part B - Representative Profile
Provides information about:

- Who your Adviser is and how they can be contacted.
- Financial services and products your Adviser is authorised to provide.
- Fees or other costs your Adviser may charge.
- How your Adviser and any other relevant parties are remunerated.

Please read and understand the FSG in its entirety. If you ever have any questions, please contact us using the details set out in this FSG.

The following section outlines how Oreana, the Licensee receives certain fees and commissions from product providers and manages other relationships in the group.

Not Independent

- If you implement our Insurance advice, recommendations, we may receive a commission payment directly from the Insurer.
- For some listed security transactions, such as hybrid securities, we may receive remuneration and benefits (stamping fees) from the product issuer.
- Oreana Financial Services is a part of the Oreana Group of companies, including Ascalon Capital. We may utilise the investment services of Ascalon Capital, which may include Managed Accounts

Although we're required to act in your best interests, receiving payments from product issuers means that we aren't independent.

Who is responsible for the financial services we provide?
Oreana Financial Services Pty Ltd ABN 91 607 515 122 is responsible for the financial services provided and authorises the distribution of this FSG.

We are the holder of an Australian Financial Services Licence (AFSL), number 482234. You can contact us at: **contact@oreanapartnerships.com.au** or Level 3, 31 Alfred Street, The Hub, Customs House, Sydney NSW 2000.

How will we advise you?
When you meet with us for financial advice, we will assess your current financial position, as well as your future goals and objectives and provide advice and recommendations which will consider your personal circumstances.t

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The advice will come in the form of a written Statement of Advice (SoA), and will include:

- Our understanding of your personal circumstances and financial objectives;
- The strategies and actions we recommend and the basis for our recommendations;
- The financial services and /or products being recommended, and the reasons why;
- The fees and /or commissions that are paid to us and our representatives; and
- Disclosures of any associations we have with any financial product issuers or other parties which may have influenced our advice.

Subsequently, any time we give you further financial advice, we will give you (and keep on file) another written record of that advice. You can request a copy any time by contacting your Adviser.

Other documents you will receive from us
In some cases, such as we are providing recommendations that refine or complement our previous advice, and where there is no material change to your circumstances, it's neither practical nor necessary to provide you with a SoA.

In these cases, we will instead keep a written record of our recommendations and retain this Record of Advice (RoA) for seven years. You can request a copy of the RoA, or the SoA to which it relates, within seven years of the date of the service and we will provide it to you without charge.

If you wish to engage us in an ongoing relationship with you, this can be done using an Ongoing Fee Arrangement, or a Fixed Term Arrangement.

An Ongoing Fee Arrangement enables us to provide you with ongoing advice, support, and service. Each year you will need to sign a Client Consent Agreement to re-confirm the terms of our engagement.

A Fixed Term Agreement enables us to provide you with advice, support, and service for a fee and term agreeable to both parties, which generally lasts for 12 months. Prior to the end of the 12-month term, we will discuss with you the advice, support, and service that you require for the next 12-month term, & we will sign a new agreement with you to define the agreed fees and services for the coming year.

As well as an SoA & RoA, where applicable, you will also receive a Product Disclosure Statement ("PDS") about any financial product we recommend (except for listed securities).

Each PDS will outline the relevant product in detail including features, benefits, conditions, costs & cooling-off rights (if applicable), in order to assist you in making an informed decision about what is right for you.

Financial services and products we provide
We can provide personal financial advice, and transact on your behalf, in relation to the following types of financial products:

- Securities
- Managed investment schemes
- Investment and funeral bonds
- Deposit products
- Government debentures, stocks or bonds
- Personal and business risk insurance
- Superannuation products
- Margin or investment loans

Some of the financial services or products that we are authorised to provide may be beyond those which we authorise your Adviser to offer. The financial services or products your Adviser is authorised to offer are outlined in the Representative Profile (Part B) of this FSG.

Reviewing Your Financial Situation
We recommend you review your financial situation at least annually or when your personal or financial circumstances change. Reviewing your financial plan is an important step in the financial planning process as it makes sure you are on track to achieving your goals and objectives, whilst also ensuring that the advice remains appropriate for you. You should notify your Adviser if your current financial situation changes.

Consent & Authorisation
If you authorise us to accept digital consent or email instructions (or to provide you with information and regulated documents electronically) then you are responsible for the security and integrity of your authorised email. If you instruct us to take instructions from, or provide advice or release information to, your spouse (or equivalent) you are authorising us to do so without seeking further confirmation from you.

Likewise, you accept that an email from us to your nominated email account is communication with you. Information or documents sent to your nominated email is deemed to have been provided to, and received by, you. Further, we can reasonably rely on this authorisation and use the nominated email unless, or until, you either revoke it in writing or nominate an alternate address. For more detail on your responsibilities, or how we will rely on your instructions, please refer to our privacy policy.

Meeting Recording and File Note Notice
In line with our commitment to quality, compliance, and transparent record-keeping, please be aware that all meetings—including in-person, telephone, and video conferences— may be recorded for quality assurance and regulatory purposes.

By participating in a meeting, you acknowledge and consent to its recording. A copy of the file note or summary from the recorded meeting is available upon request.

To request a copy, please contact us in writing at **contact@oreanapartnerships.com.au**

What are the restrictions on our advice?
We generally recommend products that are listed on our Approved Product List (APL). This APL includes a wide range of investment products from financial product issuers.

Before a product can be added to the APL, we undertake a due diligence process, and products are required to meet a certain minimum standard.

If the products on the APL are not appropriate for your needs, we may recommend products outside of the APL, where there is a reasonable basis to do so. At all times, we will ensure that our recommendations are in your best interests.

Our Associations and Relationships
Oreana Financial Services Pty Ltd is an Australian firm and part of the Oreana Group of companies (“Oreana Group”).

The Oreana Group includes companies including Oreana Advice Partners, Ascalon Capital, Oreana Investments, and EnSure Life. These entities provide services your adviser may recommend or use. Oreana may receive a fee associated with this service if recommended. We also advise on and arrange the issue of financial products from a range of financial product issuers outside of the Group.

Oreana Financial Services Pty Ltd also offer financial planning advice through a network of high quality, self-employed practices which have specialist expertise in a range of areas. Further details for these practices are outlined in the practices’ Representative Profiles which accompany this FSG.

What information do we need from you?
In order to provide advice tailored to your personal circumstances, we will ask you questions regarding your needs and objectives, which would typically include details of your current financial situation and other relevant personal information. You may choose not to tell us, if you do not wish to, however, the advice you receive may not be appropriate.

Please read the warnings contained in the Statement of Advice carefully before making any decisions relating to financial products.

Your personal information – how we record it and how you can access it
Our Privacy Policy is designed to ensure the privacy and security of your personal information. A copy of our Privacy Policy is available on our website at **https://oreanapartnerships.com.au/privacy-policy/** or can be obtained by phoning us on +61 2 7238 4192.

A record of your personal information, which includes certain information such as your address and other details required in order to issue a financial product such as health and financial information is maintained, including any recommendations made to you. You can access your file by contacting us.

Giving us instructions
Generally, we will need you to provide your instructions in writing (for example, electronically, by fax, email, or letter) or another method agreed by us. If you need to make amendments to your financial plan or provide other instructions, you can do so by using the contact details set out in this FSG and the associated Representative Profile.

How do you pay for our services and how are the costs calculated and disclosed?
At Oreana Financial Services you have the flexibility to pay for your services in a manner which meets your needs. If you receive personal financial advice from us, we will provide you with details of any fees, commissions, and any other benefits, in actual dollar amounts where possible, in the written advice we provide you or verbally, where applicable. We will also regularly confirm that you consent, and continue to consent, to these arrangements and fees. The fees, charges, and remuneration information in the FSG relate to our dealings with you as a retail client. Different arrangements may be in place for wholesale clients. In any event, no service fees will be charged or deducted without your written consent.

We will agree with you the amount you pay based on:

- A flat dollar fee
- An hourly rate
- The amount you invest
- Transaction fees wherein Oreana charges for specific transactions Oreana arranges on your behalf or
- A combination of the above

You can pay in the following ways:

- As a fee for advice that will be deducted from your investment as a one-off payment or in instalments.
- By direct invoice from us for initial and ongoing advice
- Via commission we may receive when you commence an insurance contract or loan product or
- A combination of the above.

Details of any payment we receive from financial product issuers are contained in the Product Disclosure Statements that we will provide you with when we recommend a financial product. If you do not receive personal financial advice from us, we will provide upon request details of any fees, commissions, and any other benefits in relation to any other financial service we provide you.

Does your Adviser receive any further benefits?
Your Adviser may attend conferences and professional development seminars that have a genuine education or training purpose. We keep a register detailing certain non-monetary benefits that the Adviser receives (e.g., benefits valued between $100 and $300, genuine education or training and information technology software or support). An extract of the register is available for review by contacting your Adviser.

What if you have a complaint?
Your satisfaction is important to us, and we have procedures in place to resolve any concerns promptly and fairly. If you have any concerns or complaints regarding the advice you receive or other aspects of our service, as a first step please contact your Adviser and we will do our best to resolve your concern quickly and fairly.

If your Adviser has not satisfactorily resolved your complaint, please put your complaint in writing or contact our Complaints Officer on +61 2 7238 4192.

For any written complaints please send it to: Complaints Officer Oreana Financial Services Pty Ltd Level 3, 31 Alfred Street, The Hub, Customs House, Sydney NSW 2000

We will acknowledge your complaint in writing within one business day of receiving it, or as soon as is practicable. And a written response will be provided within 30 calendar days after receiving the complaint. If your complaint takes longer than 30 days to respond to, we will notify you as soon as we become aware of this.

If you are still not satisfied with our response, then you may refer the matter to the Australian Financial Complaints Authority (AFCA). The Australian Financial Complaints Authority is the external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. Our AFCA number is 37074.

You can contact AFCA by writing to:

Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001 or contacting:

Web: **www.afca.org.au**
Email: **info@afca.org.au**
Tele: 1800 931 678 (free call)

If you have a complaint about a privacy issue, please let us know. You can find out how to make a complaint and how we will deal with these complaints, by reading our Privacy Policy, available at **https://oreanapartnerships.com.au/privacy-policy/** or by calling +61 2 7238 4192 and asking us for a copy.

Professional Indemnity Coverage
Oreana holds professional indemnity insurance that satisfies the requirements of Section 912B of the Corporations Act and covers advice, actions and recommendations which your Adviser has been authorised by Oreana to provide to you.

This insurance also covers the conduct of Advisers who were authorised at the time of providing the advice which may later become the subject of a complaint, but at the time of the complaint are no longer representatives of ours.

Financial crimes monitoring
Under anti-money laundering and counter terrorism laws, we must meet strict identification requirements before we can provide services to you.

Where we are legally obliged to do so, we may disclose the information we have gathered about you to regulatory or law enforcement agencies.

You should also be aware that transactions may be blocked or declined where we have reasonable grounds to believe they breach Australian law or the law of another country.

Contact Us
Please contact us if you have any questions or comments about our FSG. We welcome your feedback. For more information, please go to **https://oreanapartnerships.com.au/**

You can contact us by:
Emailing us on: **contact@oreanapartnerships.com.au**

Calling us on +61 2 7238 4192 or

Speaking to us in person at: Oreana Financial Services Pty Ltd Level 3, 31 Alfred Street, The Hub, Customs House, Sydney NSW 2000



Date: 01 June 2026



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Representative profile – Version 7.0
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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 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 Advice Association Australia (FAAA) 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

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.

Paul holds a Graduate 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 member of the Financial Advice Association Australia (FAAA).

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.

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:

SEA FINANCIAL GROUP

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