



HELPING YOU.

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 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 Advisors are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

- Cameron Whyte Authorised Representative No. 337874
- Jamie Klason Authorised Representative No. 38320
- Chantelle Montgomery Representative No. 451713

The Financial Services that the below financial advisors offer is provided by Aspire Financial Freedom, ABN 65 166 506 967 trading as Aspire Financial Freedom, Authorised Representative (AR) No. 458748.



Jamie Klason

Managing Director / Adviser
Graduate Diploma of FP
Direct Equities Specialist
SMSF Specialist Adviser



Cameron Whyte

Director / Adviser
Certified Financial Planner (CFP®)
Bachelor of Commerce
Portfolio Manager
SMSF Specialist Adviser



Chantelle Montgomery

Practice Manager / Adviser
Graduate Diploma of FP

Cameron has over 25 years' experience in the Finance Industry, having worked in Accounting and Financial Planning businesses during this time.

Jamie has over 20 years' experience in the Finance Industry having worked in Banking, Accounting and Financial Planning businesses during this time.

Chantelle has over 15 years' experience in the Finance Industry having worked in Accounting and Financial Planning business during this time. Chantelle has worked with Aspire Financial Freedom since 2018 with extensive experience across every part of the financial advice process.

Behind the adviser team is a well credentialed and experienced team that are dedicated to delivering exceptional client service.



Mietta Blanche
Client Relations Executive
Office Manager



Jacalyn Van Puyenbroek
Client Relations Executive



Georgia Caddy
Client Strategy Associate

Aspire Financial Freedom specialise in providing advice to Executives, Professionals, Business Owners and Retirees. Our range of services and advice is designed to help you manage your financial complexity and financial well-being, allowing you to focus on your business, family and/or retirement needs. Oreana has authorised your advisors to provide you with this Financial Services Guide.

What We Do

Our role is to guide you through the complex world of financial services using clear, straightforward language so you can make well-informed choices.

Our goal is to help you organise your finances, allowing you to concentrate on what truly matters to you.

Through building lasting relationships with our clients, we support them in making informed decisions about their time and money.

We are authorised by Oreana Financial Services to provide financial advice in relation to:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation (Incl SMSF)
- Retirement & Redundancy Planning
- Debt Management
- Estate Planning
- Government Benefits
- Margin Lending
- Expatriate Financial Planning

How We Do it

Step 1: Initial Consultation

We will take the time to understand your background, listen to your priorities, and learn what matters most to you.

Step 2: Client Engagement

We will agree on services to be provided and required, and the fee for those services.

Step 3: Preparation of Statement of Advice

Our Statement of Advice will provide all recommendations in written format.

Step 4: Implementation of Advice

We will agree all recommendations with you and implement all the recommendations.

Step 5: Ongoing Review Service

Achieving your financial goals requires ongoing accountability and the ability to adapt to changes. We'll regularly review your progress and make adjustments to keep you on track, including the review of the following:

- Ongoing investment management*
- Progress meetings
- Strategy review
- Review of goals, objectives, and circumstances
- Lifestyle needs and ongoing income requirements

* This includes research, reviews, restructures, and our investment committee. Our investment committee is a team of professionals with decades of experience when it comes to managing investment portfolios. For more information about our Investment Committee, including current members please visit our website www.aspireff.au

How We Charge

Initial consultation / Client Engagement	\$0
Statement of Advice and implementation This fee will be payable upon the completion of our written advice.	Minimum \$2,200
Ongoing Review Service This fee will be deducted from your nominated bank account or investment platform in monthly instalments.	\$4,000 - \$12,000
Investment Management Fee This fee will be deducted from your investments in monthly instalments.	0.55% - 0.65%
Additional Advice Fee for advice not covered by an Ongoing Service arrangement. This fee will be payable upon the completion of our written advice.	\$440 per hour
Implementation Service Implementation and administrative services, including assistance with the preparation of documentation (e.g. Centrelink Age Pension applications). This fee will be payable upon the completion of the documentation.	\$440 per hour

All fees are inclusive of GST and the fees maybe higher than those disclosed above in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

How We Are 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 directors of Aspire Financial Freedom, Cameron Whyte and Jamie Klason are entitled to receive director fees or distributions from Aspire Financial Freedom.

They do not receive any bonuses, benefits, or additional payments for recommending specific products or providers and the remuneration scheme of which they are a part of has been designed to ensure that your interests are prioritised, conflicts are minimised, and their advice is not inappropriately influenced.

Chantelle Montgomery receives a salary as an employee of Aspire Financial Freedom. She may also receive a performance bonus based on criteria including the quality of her advice, her compliance with her ethical and professional obligation, client retention rates and contribution to the financial performance of Aspire Financial Freedom. Chantelle does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which she is part has been designed to ensure that your interests are prioritised, conflicts are minimised and that her 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.

Our Associations and Relationships

Oreana Financial Services Pty Ltd is the holder of an Australian Financial Services License and a part of the Oreana Group. We act as an Authorised Representative of Oreana Financial Services Pty Ltd. The Oreana Group comprises of divisions, which also includes Ascalon Capital. Ascalon Capital sits on the our investment committee and assists us in the governance of our portfolio research. We do not receive any incentives or benefits by utilising the asset consulting services of Ascalon Capital.

Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to Aspire Financial Freedom.

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.

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,
- Superannuation,
- Standard Margin Lending,
- Derivatives,
- Foreign exchange contracts.

For more information or if you have any questions, please get in touch with us at:

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Biggs Lane, Warragul, Victoria 3820
1300 012 877



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