

Key Choice Financial Solutions Representative
profile – Version 6.0 Preparation Date 1-July 2024

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:

Samantha Hamilton Authorised Representative No. 244878

The Financial Services that the above financial advisor offers are provided by Key Choice Financial Solutions, ABN 18 099 661 480, trading as ATF The KCFS Trust Authorised Representative (AR) No. 244878

Key Choice Financial Solutions specialise 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 has authorised your advisor to provide you with this Financial Services Guide.

About Samantha Hamilton

I have extensive experience in the financial planning industry.

I have spent over 20 years as a Financial Planner offering advice to individual clients as well as small and large business clients. Prior to Oreana Financial Services Ltd, I was a Financial Planner with various financial organisations, including Securitor and Deutsche Bank AG.

I am a Certified Financial Planner®.

I hold a Diploma of Financial Planning and am a member of the Financial Planning Association of Australia (FPA) Limited.

I have an association with Key Choice Financial Solutions as a Director. Fees and commissions are paid to Key Choice Financial Solutions by Oreana Financial Services Ltd for distribution to me.

Key Choice Financial Solutions is also a Corporate Authorised Representative of Oreana Financial Services Ltd and is not a related company of Oreana Financial Services Ltd. Key Choice Financial Solutions Authorised Representative Number is (AR) No 345318

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
- Superannuation
- 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)	<p>For having a personalised financial plan (SoA) prepared, an engagement fee (up to \$30,000) is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.</p> <p>I may charge a placement fee and/or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:</p> <ul style="list-style-type: none">• a range from \$3,000 (min.) to \$30,000 (max.); or• \$360 per hour; or• 66% of premium; or• the maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product; <p>whichever is the greater.</p>
Ongoing advice	<p>Key Choice Financial Solutions 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. If you choose to have me provide an ongoing advice service, you may be charged a fee ranging from \$3,500 to \$30,000.</p>
Ad hoc advice	<p>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 \$360.</p>

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.
Insurance claims management and/or advocacy	We offer comprehensive insurance claims management services. Please note that these services may be provided on a fee-for-service basis. If applicable, all fees will be clearly disclosed to you in writing following an assessment of the work required. No fees will be charged without your prior consent, and you will be informed prior to the commencement of any work.
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

As a director of Key Choice Financial Solutions, I am entitled to receive director fees or distributions from Key Choice Financial Solutions. 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.

Referral relationships

The table below outlines the referral relationship(s) we have. If we do refer you, we may receive a fee payment or commission for the services stated below. We will not refer you for this service unless it is in your best interest and necessary for you to achieve your goals and objectives.

Name of referral partner	Services	Payment received for referral
Farmanco Consultants	Financial Planning services	5% of the initial advice fee and 5% of the ongoing advice fee.

Payment of Fees

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

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

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