Part 2 (Adviser Profile) Samantha Hamilton

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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 advice specialists 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 advice specialists offer is provided by Key Choice Financial Solutions Pty Ltd ABN 18 099 661 480 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 advisors 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 and association of Financial Adviser (AFA) 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

- Margin Lending
- Government Benefits
- Debt Management
- Expatiate 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:

(i) Basic Deposit Products;
(ii) Non-Basic Deposit Product
(iii) Non-Cash payment facilities
(iv) Foreign exchange contracts;
(v) Debentures, stocks or bonds issued or proposed to be issued by a government;
(vi) Life products - Investment Life Insurance
(vii) Life products – Life Risk Insurance
(viii) Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
(ix) Retirement savings accounts ("RSA") products
(x) Securities; and
(xi) Superannuation;
(xii) 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

As part of detailed financial planning, there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are inclusive of GST and payable by you at the following stages:

Type of advice	**Fee charged**
Initial consultation	At our expense
Initial advice (advice preparation and implementation)	For having a personalised financial plan (SoA) prepared, an engagement fee (up to $20,000) 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.

	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: • a range from $2,000 (min.) to $30,000 (max.); or • $330 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; whichever is the greater.
Ongoing advice	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 $2,000 to $30,000.
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 $330.
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.
Pre-existing arrangements	For existing clients already in an established ongoing service arrangement, we may receive payment~~s~~ on investment products or margin lending products held. Commissions are paid to us by the product provider and are not an additional cost to you. **Note:** Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA)

	and Product Disclosure Statements at the time of receiving any recommendation.

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me 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 KCFS Trust as trustee for Key Choice Financial Solutions trading as Key Choice Financial Solutions.

Will anyone be paid for referring me?

Where you have been referred to us by someone else, we may, in some circumstances, pay them a fee, commission or other benefit in relation to that referral.

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:

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