



Representative Profile

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Version 8.0

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.

P. 07 3117 0607

Jubilee Place – Level 1, 470 St Pauls Terrace Fortitude Valley
PO Box 650 Fortitude Valley QLD 4006

sinclairfg.com.au



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:

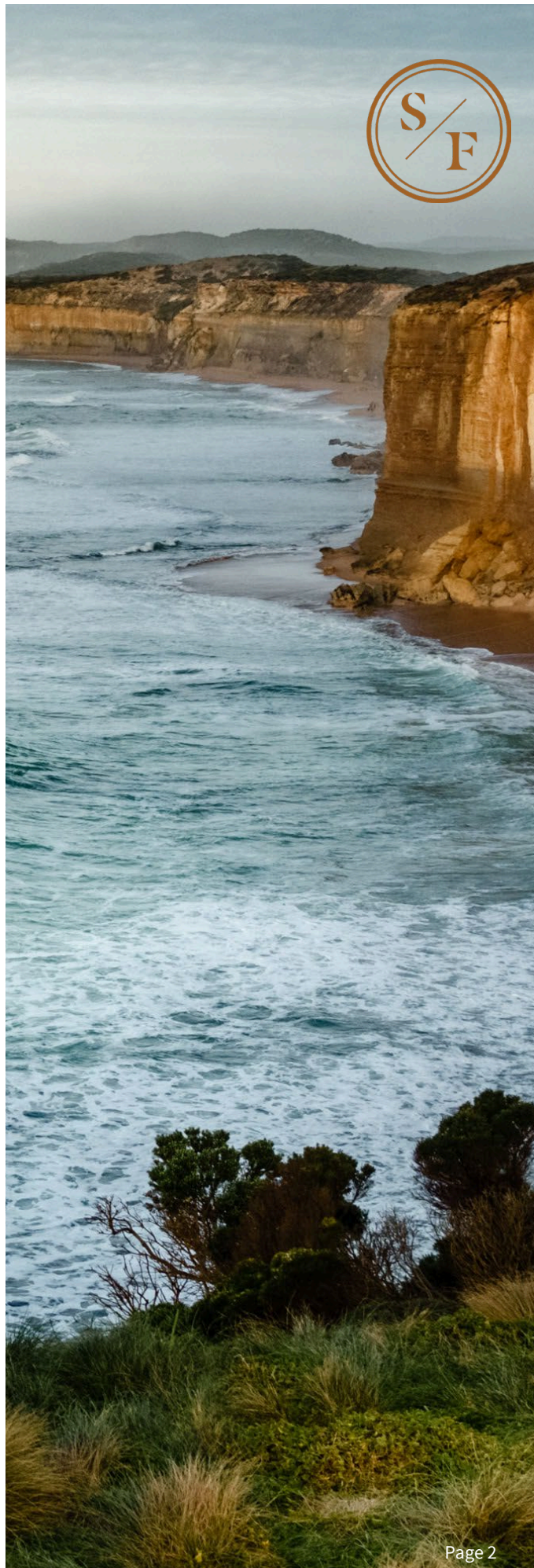
Norman Sinclair MFinPlan, AFP®
Authorised Representative No. 249943

Kyle Medson BCom (Fin Plan & Inv), CFP®
Authorised Representative No. 328912

The Financial Services that the above financial advisor(s) offer are provided by Sinclair Capital Holdings Pty Ltd, ABN 42 609 798 469, trading as Sinclair Financial Group, Authorised Representative (AR) No. 257632.

Sinclair Financial Group specialise in providing advice to Executives, Professionals, 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 Norm Sinclair

Norm has been a financial adviser since 1989. He works predominantly with retirees and pre-retirees to help them achieve a comfortable retirement. Norm enjoys assisting people in growing their wealth, managing their superannuation, investments and retirement savings. He helps clients understand their financial risks and protect their incomes and their families.

Norm is a member of the Financial Advice Association of Australia (FAAA), the Self Managed Superannuation Fund Association (SMSFA) and Tax Practitioners Board (TPB). Norm holds a Master of Financial Planning and a Diploma in Financial Planning.



About Kyle Medson

Kyle is a Certified Financial Planner® with over 15 years experience in the industry. Kyle's main focus is to help his clients achieve their goals by getting the most out of the complex financial system. He excels at simplifying multifaceted issues through comprehensive and easy to understand advice. Kyle values transparent and honest communication, and enjoys maintaining long term relationships with all of his valued clients.

As a husband and father Kyle understands the financial pressure families can face and the difference good advice can make.

Kyle holds a Bachelor of Commerce in Financial Planning & Investments and is a member of the Financial Advice Association of Australia (FAAA) and Tax Practitioners Board (TPB).

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 (Norm Sinclair only)

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; and
- 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>Fees may range from \$2,500 - \$25,000 and will vary depending on the level of complexity of your situation.</p> <p>The initial advice fee is an advice preparation fee - charged for the preparation for a written Statement of Advice.</p> <p>In some circumstances we may charge an additional implementation fee. The implementation fee may range from \$500 - \$20,000.</p>
Ongoing advice	<p>Sinclair Financial Group 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.</p> <p>The Ongoing Advice Fee may range from \$2,500 - \$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 \$165 - \$440 per hour.</p>
Insurance products	<p>We will receive commission for our initial and ongoing services to you.</p> <p>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.</p>

How am I paid

As a director of Sinclair Financial Group, Norm is entitled to receive director fees or distributions from Sinclair 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 part has been designed to ensure that your interests are prioritised, conflicts are minimised and that his advice is not inappropriately influenced.

Norm and Kyle receive a salary as employees of Sinclair Financial Group. They may also receive a performance bonus based on criteria including the quality of advice, compliance with their ethical and professional obligation, client retention rates and their contribution to the financial performance of Sinclair Financial Group. They do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which they are part has been designed to ensure that your interests are prioritised, conflicts are minimised and that their advice is not inappropriately influenced.

Referral relationships

We do not have any referral relationships.

Associated & related entities

Sinclair Financial Group has a joint venture with KMW Accountants through KMW Financial Services. All services and advice to clients of KMW Financial Services are provided by Sinclair Financial Group.

Sinclair Financial Group owns 100% of Seed Advice. Seed Advice has a joint venture with Mark Herron through Seed Invest. All services and advice to clients of Seed Invest are provided by Sinclair Financial Group through Seed Advice.

Payment of Fees

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

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:

P: 07 3117 0607

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