



Representative Profile

Preparation date 1 June 2026
Version 9.0

This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts; 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.

P. 07 3117 0607

The Factory – 36 Warry Street Fortitude Valley QLD 4006

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:

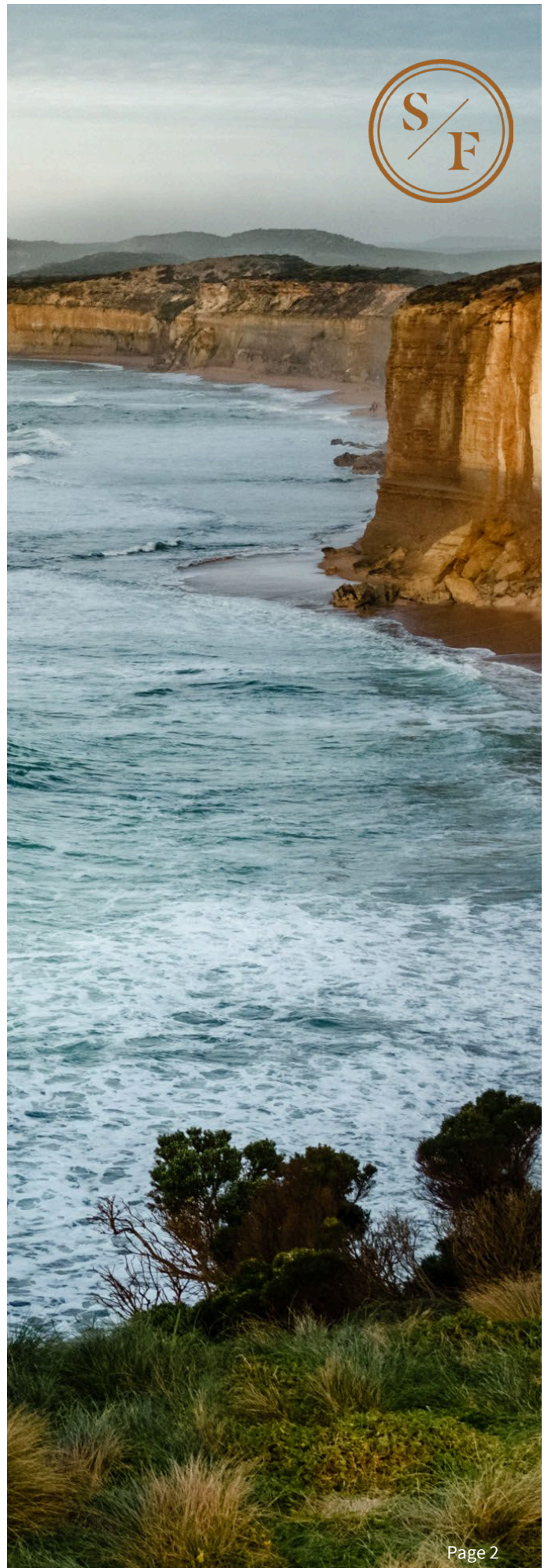
Norman Sinclair MFinPlan, AFP
Authorised Representative No. 249943

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

The Financial Services that the above financial advisor(s) offer is 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 is designed to enhance your financial well-being and help you manage 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

I am a member of the Financial Planning Association of Australia (FPA), the Self-Managed Superannuation Fund Association (SMSFA) and Tax Practitioners Board (TPB). I hold a Master of Financial Planning and a Diploma in Financial Planning.

I have been a financial adviser since 1989. I work predominantly with retirees and pre-retirees to help them achieve a comfortable retirement. I enjoy assisting people to grow their wealth, manage their superannuation, investments and retirement savings. I help people to understand their financial risks and protect their incomes and their families.



About Kyle Medson

Kyle is a Certified Financial Planner® with 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 Planning Association of Australia (FPA) 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
- Aged Care Advice
- 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 may be higher 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>
Insurance Claims Management / Advocacy	<p>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.</p>

How am I 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 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.

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.

How am I paid

Referral relationships

Where we refer you to a third party, we will only do so where we reasonably believe the referral is in your best interests. You are under no obligation to act on the referral, and we will not make a referral where the benefit we receive might influence our advice.

Our Associations and Relationships

Oreana Financial Services Pty Ltd is an Australian Financial Services License and a part of the Oreana Group. Ascalon Capital Pty Ltd is also part of the Oreana Group. Ascalon Capital provides institutional-grade investment consulting and asset management services, and we may, for example, recommend a portfolio based on Ascalon Capital's advice, or a portfolio managed by them.

While we don't receive any incentives or benefits from utilising Ascalon Capital's asset consulting services, we recommend that you treat Oreana Financial Services and Ascalon Capital as associated or related entities when considering our advice.

Where we recommend products or services associated with related entities, we apply the same assessment process as we would for any external provider.

Payment of Fees

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

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.

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

P: 07 3117 0607

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