Sinclair
FINANCIAL GROUP

Representative Profile

Preparation date 19 August 2026
Version 9.1

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.

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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

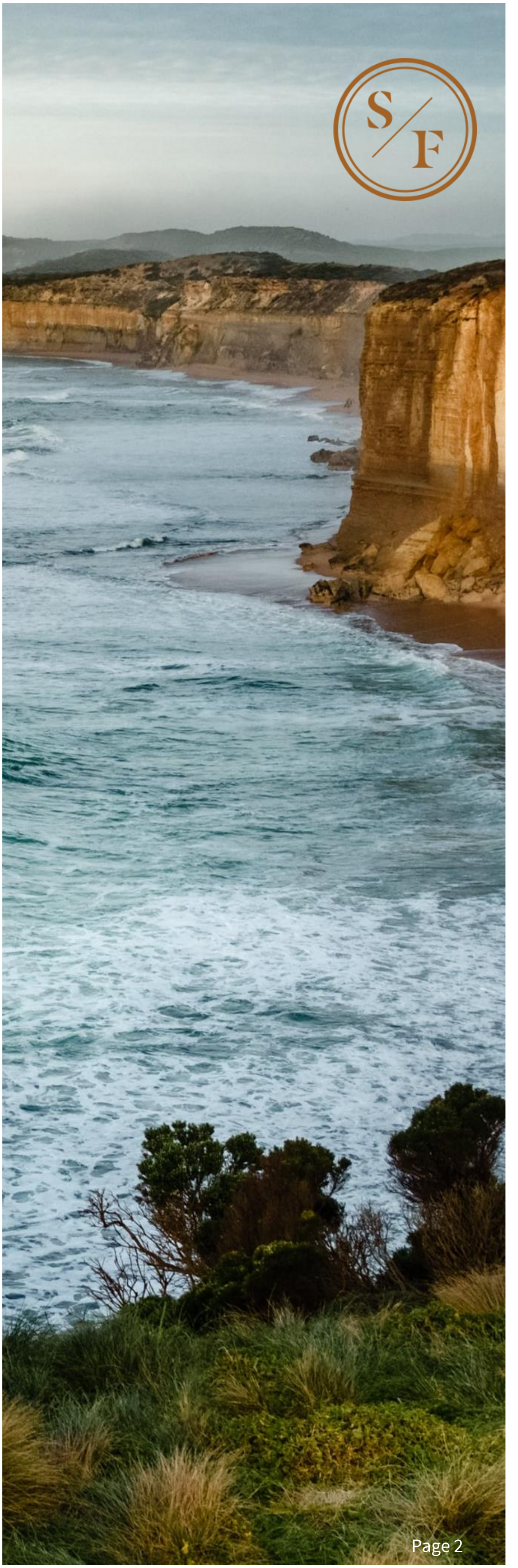
Kyle Medson BCom (Fin Plan & Inv) CFP
Authorised Representative No. 328912

Wayne Wilkes MFinPlan
Authorised Representative No. 1322543

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

Norm has been providing financial advice since 1989 and has spent more than three decades helping individuals, families and business owners make confident financial decisions. Throughout his career, he has developed a strong reputation for building long-term client relationships and delivering advice that helps clients achieve their financial and lifestyle goals.

Norm works closely with clients to grow, manage and protect their wealth through tailored strategies encompassing superannuation, investments, retirement planning and personal risk management. He believes quality financial advice should provide clarity, confidence and peace of mind, enabling clients to focus on what matters most to them.

Norm holds a Master of Financial Planning and a Diploma of Financial Planning and is a member of the Financial Advice Association Australia (FAAA) and the Self Managed Super Fund Association (SMSFA).

About Kyle Medson

Kyle Medson has more than 20 years' experience in the financial services industry. He specialises in helping individuals, families and business owners navigate increasing financial complexity, with a particular focus on retirement, later-life planning and long-term financial wellbeing.

Kyle provides tailored advice across superannuation, wealth creation, retirement income planning, personal risk management and strategic financial planning. He is passionate about building long-term client relationships, simplifying complex financial matters and helping clients make confident decisions through life's key transitions.

Kyle holds a Bachelor of Commerce (Financial Planning & Investments), is a Certified Financial Planner® professional and a member of the Financial Advice Association Australia (FAAA).

About Wayne Wilkes

Wayne has worked in the financial services industry since 1998, with experience spanning both the United Kingdom and Australia. Over this time, he has developed extensive expertise across the financial advice process, with a particular focus on technical strategy development and advice implementation.

As a highly experienced financial planning specialist, Wayne has spent many years working alongside advisers to develop and implement tailored strategies that help clients achieve their financial and lifestyle goals. His areas of expertise include superannuation, retirement planning, investment planning and personal risk management.

Wayne holds a Master of Financial Planning and is currently undertaking his Professional Year. He has met the ASIC requirements to be authorised to provide financial services and provides advice under the supervision of Norm Sinclair, who is responsible for the advice Wayne provides whilst undertaking his Professional Year.

What we do

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

- Retirement Planning
- Wealth Accumulation
- Income & Asset Protection (Personal Risk Insurance)
- Superannuation (Incl. Self Managed Superannuation Funds)
- Redundancy Advice
- Estate Planning
- Government Benefits
- Debt Management
- Tax Strategies (Norm Sinclair and Kyle Medson only)
- Aged Care Advice (Norm Sinclair and Kyle Medson only)
- 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
- Standard Margin Lending
- Securities; and
- Superannuation

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)	Our fees are determined by the scope of advice required, the complexity of your circumstances and the work involved in implementing our recommendations. A minimum fee of $3,500 applies. The initial advice fee covers the preparation and presentation of your written Statement of Advice and the implementation of our recommendations. Where implementation involves additional complexity or significant additional work, a further implementation fee may apply.
Ongoing advice	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, the nature of the underlying investments and the complexity of the advice. The ongoing advice fee may range from $2,500 - $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 up to $440 per hour.
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 / 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.

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.

Norm, Kyle and Wayne 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.

As a director of Sinclair Financial Group, Norm is also entitled to receive director fees or distributions from Sinclair Financial Group.

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.

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.

How we are paid

Our Associations and Relationships

Oreana Financial Services Pty Ltd is the holder of an Australian Financial Services License. We act as an Authorised Representative of Oreana Financial Services Pty Ltd. The Oreana Group comprises of divisions, which also includes Ascalon Capital. We may recommend to you a portfolio that we have sought consulting advice from Ascalon Capital, and/or are managed by Ascalon Capital. We do not receive any incentives or benefits by utilising the asset consulting services of Ascalon Capital.

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:

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