



# Representative Profile

Version 5.1, Prepared 11<sup>th</sup> April 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.*



*Financial Leadership and Peace of Mind for Successful Professionals and their Families.*

## ***Who we are***

Your financial advisers are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

Gordon Thoms Authorised Representative No. 293637

David Conte Authorised Representative No. 1243350

The Financial Services that the above financial advisers offer are provided by Merchant Street Pty Ltd ACN 114 980 237 ATF the GGT Family Trust ABN 28 671 678 616 trading as Calibre Private Wealth Advisers, Authorised Representative (AR) No. 441434.

Calibre Private Wealth Advisers *is a privately owned, fee-based advisory practice* that specialises in providing financial leadership and peace of mind for time poor professionals, business owners and their families.

Oreana has authorised your adviser to provide you with this Financial Services Guide.

**About Gordon Thoms** - Gordon Thoms is the founding principal of Calibre Private Wealth Advisers with over 30 years' experience in the financial services industry. Gordon and his team help align your financial decision making and investment behaviour with your most important goals and your most deeply held values, so you can use the money you have to get the best possible *Return on Life*.

Gordon has the following qualifications:

- Higher School Certificate (Scotch College)
- Bachelor of Economics Degree (Monash University)
- Post Graduate Diploma, Applied Finance and Investment (FINSIA)
- Registered Tax (Financial) Adviser (Tax Practitioners Board)
- Certified Financial Planner (FPA)

Gordon's Professional Memberships include:

- Financial Planning Association of Australia
- Financial Services Institute of Australasia
- Tax Practitioners Board (TPB)

**About David Conte** - David Conte is a Certified Financial Planner who has over 10 years' experience in the financial services industry. Over that time, he has always strived to act with the clients' best interests in mind, while always continuing to expand his knowledge through various forms of study.

David has the following qualifications:

- Higher School Certificate (St Bernard's College)
- Bachelor of Business (Banking & Finance) Degree (Victoria University)
- Advanced Diploma of Financial Services (Financial Planning), (Mentor Education Group)
- Registered Tax (Financial) Adviser (Tax Practitioners Board)
- Certified Financial Planner (FPA)

David's Professional Memberships include:

- Financial Planning Association of Australia

### ***What we do***

We are authorised by Oreana Financial Services Pty Ltd 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
- Expatriate Advice

### ***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 Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard Margin Lending
- Managed Accounts

### ***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**

<b>Type of advice</b>	<b>Fee charged</b>
<b>Initial consultation</b>	At our expense.
<b>Initial Advice (preparation and implementation)</b>	The fees for the completion and assessment of your client profile and subsequent preparation of your Wealth Management Plan can range from \$2,200 up to \$17,500 and varies based on the complexity of your particular situation and the advice required.

	<p>In most cases, fees associated with implementation activities are covered under the Ongoing Advice Fee arrangement. However, in some cases the implementation activity can be complex and a fee for this work will be identified in the Wealth Plan. Where applicable, implementation fees may range from \$1,000 - \$5,000 and will vary depending on the level of complexity of your situation.</p>
<p><b>Ongoing Advice &amp; Project Management</b></p>	<p>We offer our clients an ongoing advisory service. The ongoing advice fee will be based on the level and range of services required, the frequency of progress meetings and the overall complexity of the advice.</p> <p>Ongoing advice retainer fees can range from \$3,300 p.a. up to \$55,000 p.a. and are typically indexed annually by CPI.</p> <p>An additional Portfolio Management Fee is applied for the professional investment management of portfolios. The level of this fee will vary with the complexity of the portfolio being managed but is typically between 0.22% to 0.44% p.a. of the dollar value of the portfolio. For example, for an Investment valued at \$100,000 and a Portfolio Management Fee of 0.33%, the fee levied will be \$330 per annum.</p>
<p><b>Ad Hoc Advice</b></p>	<p>Ad hoc advice and/or advice outside the scope of an existing engagement is typically charged at between \$440 - \$590 per hour.</p> <p>The fees payable could be greater than those disclosed above in more complex cases. In these instances, we shall inform you in advance of the exact fee payable prior to our engagement. All figures quoted are GST inclusive.</p> <p>We will agree with you the amount you pay based upon:</p> <ul style="list-style-type: none"> <li>a flat dollar fee;</li> <li>an hourly rate;</li> <li>the amount you invest; or</li> </ul>

	a combination of the above.
<b>You can pay in the following ways:</b>	As a fee for advice that will be deducted from your investments as a one-off payment or in instalments; By direct invoice from us for initial and ongoing advice; Via commission we may receive from a financial product provider when you commence an insurance contract, or loan product; or A combination of the above.
<b>Insurance products</b>	<p>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.</p> <p>Unless you have agreed to a fee for advice arrangement, 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.</p> <p>Commissions are paid to us by the product provider and are not an additional cost to you.</p> <p>If you have agreed to an ongoing fee retainer with us, these insurance commissions may be rebated back to you in some instances.</p>

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by us 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 Calibre Private Wealth Advisers.

## *How I am paid*

### **Gordon Thoms**

As a director of Calibre Private Wealth Advisers, I am entitled to receive director fees or distributions from Calibre Private Wealth Advisers. 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.

### **David Conte**

I receive a salary as an employee of Calibre Private Wealth Advisers. I may also receive a performance bonus based on criteria including the quality of my advice, my compliance with my ethical and professional obligation, client retention rates and my contribution to the financial performance of Calibre Private Wealth Advisers. 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.

<b>Name of referral partner</b>	<b>Services</b>	<b>Payment received for referral</b>
Professional Insurance Advice	Personal Insurance Advice and Implementation	30% of initial and renewal brokerage earned by Professional Insurance Advice
MCP Financial Services	Mortgage and Debt Solutions	20% of the initial brokerage paid to MCP from the Financier and 20% of the trailing brokerage paid to MCP from the financier
Finance Workshop	Mortgage and Debt Solutions	20% of the initial brokerage paid to Finance Workshop from the Financier and 20% of the trailing brokerage paid to Finance Workshop from the financier

## Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to Calibre Private Wealth Advisers.

## *Getting started*

Calibre Private Wealth Advisers is different – we have a more comprehensive vision of wealth management. We will help you align all your financial decisions and investment behaviour with your most important goals and deeply held values so you can use the money you have to get the best possible *Return on Life*.

We will initially meet with you and take you through our unique and valuable discovery process (at our cost) to help you gain clarity on your most important goals, the values upon which they are based and your current financial reality. As part of this process, we will work with you to complete a personalised **Advice Map** which will be yours to keep to guide your future money decisions.

At the conclusion we will provide our insights on whether you are on track to achieve your goals and if required, we may suggest specific actions or strategies you may want to consider to live your best life possible with the money you have.

*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:*

### Calibre Private Wealth Advisers



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