



Austins

FINANCIAL SOLUTIONS



Representative & Corporate Profile

VERSION 6.0 - 1st July 2024



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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:

Trent Austin

Authorised Representative No. 285615

Paul Sholl

Authorised Representative No. 344581

The Financial Services that the above financial advisor(s) offer are provided by Austin's Financial Solutions Pty Ltd, ABN 73 112 479 544, trading as Austin's Financial Solutions Pty Ltd Authorised Representative (AR) No. 285616.

We believe in empowering people through advice to achieve what matters most to them in life.

Austin's Financial Solutions is a family owned business established in 2005 to work alongside Austin's Chartered Accountant and other trusted professionals. This affiliation allows us to provide clients with a comprehensive range of services across Financial Planning, Accounting and Taxation.

Our team of integrated Financial Planners and Accountants strive to provide advice that caters for all our clients' financial needs. Our focus is on delivering the optimal overall strategy by providing or facilitating the right advice when it's needed.

We operate on a fee for advice and service model, so our clients know exactly what advice and services they are paying for through our agreed and transparent fee model. Fees are based on time and expertise involved, rather than the products recommended, or the size of assets invested.

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

Representative profile – Version 6.0
Preparation Date 1 July 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.



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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
- Expatriate Financial Planning

What financial products & 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
- Derivatives;
- Foreign exchange contracts;

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 \$1,100 - \$22,000 and will vary depending on the level of complexity of your situation.</p> <p>The initial advice fee comprise of two components:</p> <ul style="list-style-type: none"> • An advice preparation fee – charged for the preparation for a written Statement of Advice. • An implementation fee – charged for implementing the advice and recommendations.
Yearly advice fee	<p>Austin's Financial Solutions offers our clients a yearly review of your strategy and an ongoing advisory service. The yearly 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 Yearly Advice Fee may range from \$1,650 - \$44,000.</p>
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	<p>We will receive commission for our initial and ongoing services to you.</p> <p>As part of providing investment advisory services, we may recommend or facilitate transactions involving direct equities and other securities. Please be aware that Austins Financial Solutions may receive brokerage fees or other forms of compensation from brokerage firms as a result of these transactions.</p>
Brokerage	<p>Any brokerage applicable will be disclosed in a appropriate advice document, including either a Statement of Advice or Record of Advice. Please note, brokerage fees disclosed in an advice document are subject to market variations.</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>
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.

How we charge for our services (cont.)

How we are paid

As directors of Austin's Financial Solutions Pty Ltd we are entitled to receive director fees or distributions from Austin's Financial Solution Pty Ltd. We do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which we are part of has been designed to ensure that your interests are prioritised, conflicts are minimised and that our 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.

Name of referral partner	Services	Payment received for referral
Cardan Financials Pty Ltd	Mortgage Broker	45% of the initial brokerage / 45% of the ongoing brokerage earned based on the value of your loan.
Financial Solutions by Design	Mortgage Broker	30% of the initial brokerage earned based on the value of your loan. There is no ongoing brokerage charged.

Associated & related entities

The table below outlines the associated or related entities we are involved in and the details of any direct or indirect benefit we may receive if we refer you to them. Regardless of any benefits we may receive, we will not refer you unless it is in your best interest and necessary for you to achieve your goals and objectives.

Name of Entity	Nature of relationship
AustinsPeters Financial Group Pty Ltd	As shareholders/Directors we will receive dividends from AustinsPeters Financial Group Pty Ltd.
Messenger Murray Picello Pty Ltd	As shareholders/Directors we will receive dividends from Messenger Murray Picello Pty Ltd.

Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to Austin's Financial Solutions Pty Ltd.

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:

Austin's Financial Solutions
A: Level 6, Suite 606, 20 Bungan St
Mona Vale NSW 2103

p: PO Box 1132, Mona Vale NSW 1660
t: 02 9997 4701
e: contact@austinsfs.com.au
w: austinsfs.com.au



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Corporate Profile

We believe in
empowering people
through advice to
achieve what matters
most to them in life.

We work with our clients in a consultative approach to design and build a comprehensive Wealth Management Program.

Our programs are designed to:

- Inform and educate
 - Put our clients' needs first
 - Make it simple and easy
 - Minimise potential financial mistakes
 - Create peace of mind
 - Develop and execute strategies to attain what matters most to our clients in life
 - Assist clients to continually assess their goals and to set new priorities if needed
-



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Our Skills

We understand our clients' needs and wants, to deliver the right advice at the right time.

Financial Planning

Our wide range of financial services are designed to assist individuals to optimise their financial situation, and business owners to extract maximum personal wealth from their business endeavours. These services include:

- Wealth creation and retirement planning
- Investment portfolio management
- Personal insurance including income protection, critical illness, life and total permanent disability.
- Home, investment and business loans
- Cash flow planning
- Self managed superannuation funds
- Centrelink assistance
- Aged Care advice
- Estate planning

Specialist Skills

Wealth Management Programs

We design and implement tailored programs that cater for both personal and business financial affairs, with a view to partnering our clients in their bid to protect and maximise their wealth and achieve the lifestyle they desire.

Self Managed Superannuation Funds (SMSF)

We specialise in the utilisation of SMSF's as a wealth creation, protection and distribution vehicle. We advise on whether a SMSF structure is suitable for a client's circumstance, strategies to maximise their use and assistance with managing annual compliance obligations in line with ever changing legislation. We do this with the assistance of our professional partners and our clients as trustees of the fund. We also provide specialist investment and insurance advice for fund members.

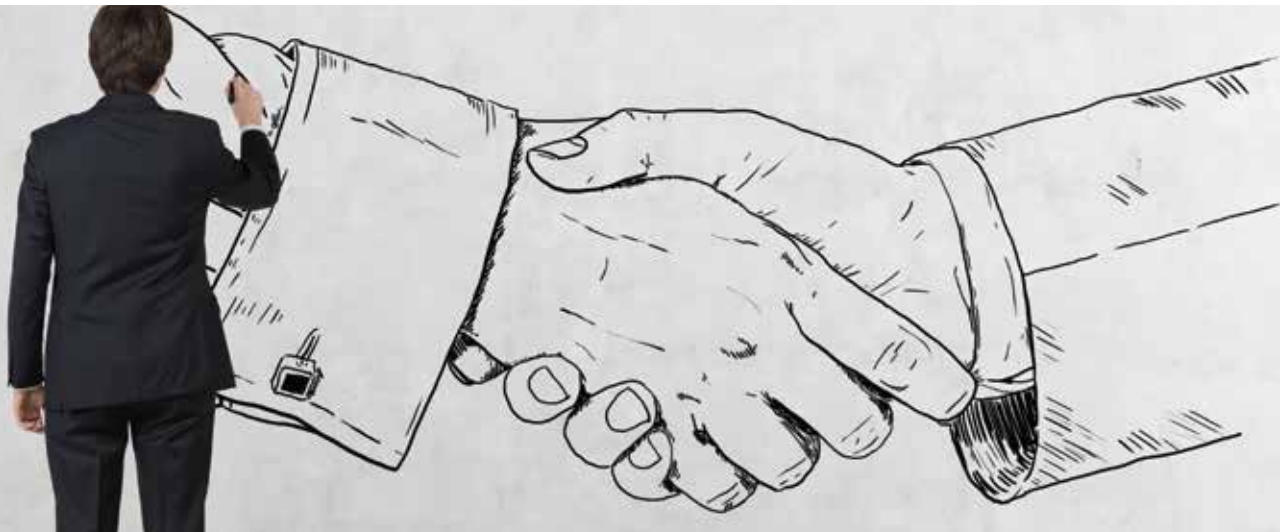
Small-to-Medium Businesses

We work with our professional partners to ensure your financial structure best reflects your business and personal circumstances. We look at strategies to minimise tax and maximise the wealth transfer into your personal life.



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Our People

Trent Austin Principal and Senior Adviser DFP, FPA (AFP)

Trent specialises in:
Financial Advice for Small to
Medium Business Owners,
Executives and Self
Managed Superannuation
Funds

Trent has completed a
Diploma of Financial
Planning through Deakin
University and has been in
the financial services
industry for more than 20
years. Trent has attained
SMSF Specialist Adviser
accreditation with the SMSF
Professionals Association of
Australia
(SPAA) and is a Practitioner
Member of the Financial
Planning Association of
Australia.

Paul Sholl Partner and Senior Adviser BComm, ADFS (FP)

Paul specialises in:
Financial Advice for
Individuals, Couples and
Families.

Paul has a Bachelor of
Commerce, an Advanced
Diploma of Financial
Services (Financial
Planning) from Deakin
University and is a
Practitioner Member of the
Financial Planning
Association of Australia.
With these accreditations
and extensive experience,
Paul is well qualified to
help clients achieve their
personal financial goals.

Paul's passion is helping
people, he takes pride in
finding solutions for
his clients needs

Michelle Gibbes Practice Manager BSc (Hons), DFP

Michelle joined Austin's in
early 2023 as our Practice
Manager. Michelle brings
over 20 years experience in
the financial services
industry to Austin's and
will ensure that we
continue to deliver a high
level of advice and support
to our clients. Michelle's
strengths lie in her
exceptional customer
service.

Michelle will be applying
her 20 plus years of
experience to assist Trent
and Paul with the ongoing
management of the
business.

Kimberley Higgins Client Service Manager

Since joining our business in
early 2014 after a sea change
from the country, Kimberley
has fast become an integral
part of the team at Austin's
Financial Solutions in her role
as Client Service Manager.

Her past office administration
experience, organisational
skills, personal drive and great
people skills are used to
enhance your experience when
dealing with our business.
Kimberley plays an important
role in assisting Trent and Paul
to deliver on your key goals.



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Our Investment Philosophy

Our style of investing is designed to achieve a tax effective outcome to maximise the 'real', or actual return to investors.

Our investment philosophy is driven by the objective of creating a portfolio to suit each client and their particular needs. Our portfolios are constructed in collaboration with our clients, where desired, to ensure our clients understand what they are invested in and are comfortable with those investments.

Our style of investing is designed to achieve a tax effective outcome to maximise the 'real', or actual return to investors. We try to keep things as simple as possible for our clients by managing what we can with particular attention on diversification, asset allocation, risks and minimising costs, such as taxes.

We are guided by the following principles:

- We invest for an after-tax return
- We take no more risk than is required to meet a client's goals and objectives
- We invest for the long term to minimise transaction costs and reduce tax liability for clients

- We invest primarily in dividend (income) focussed investments. Income from shares has tended to grow in a far more predictable way than share prices
- Efficient implementation to create a cost effective portfolio (an efficient cost portfolio increases the returns for our clients)
- Diversification leads to more reliable investment outcomes
- It is important to us that our clients have an understanding of what they are invested in and why

We rely on external expertise as an input into our processes, however we take responsibility for our strategies, recommendations and investments.



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Our Insurance Philosophy

We can advise on the best way of structuring your insurance so that it is in line with your overall financial strategy.

Our personal insurance philosophy is based on replacing personal exertion income, so that in the event of unforeseen death, serious illness or injury to a member of the family or partnership, life from a financial viewpoint can continue with minimal financial impact.

There are a number of options regarding each of the following cover types:

- Income Protection - in the event of injury or illness and the life insured is unable to work, they could be paid a monthly benefit of up to 75% of their income to replace lost earnings
- Critical Illness (Trauma) - in the event of a major injury or illness (as defined by the contract) to the life insured a lump sum is paid to cover expenses and other costs associated with the trauma
- Life Insurance - pays a lump sum upon death of the life insured

- Total and Permanent Disability - pays a lump sum when the life insured is totally and permanently disabled (as defined by the contract)

Through the combined expertise of AFS and our professional partners, we can advise on the best way of structuring your insurance so that it is in line with your overall financial strategy.



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The Wealth Management Plan

Our programs are designed to assist clients to continually assess their goals and objectives, to set new priorities if needed and to execute strategies to attain them.

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To assist with this process we utilise a unique tool called the Wealth Management Plan. We have identified five key areas of an individual's financial life that require constant review and maintenance to maximise wealth potential and protection. The plan enables us to regularly measure our joint progress and status against these four key areas whilst overlaying with a client's specific goals and objectives.

The five key areas are:

1. Asset and income protection
2. Debt management
3. Accounting and Taxation
4. Investment and cashflow planning
5. Estate planning

