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.

WHO WE ARE

Insight Financial Advisers specialise in providing advice to Retirees, Professionals and Business Owners. 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.

Through trusted advice, personal service and a cooperative team approach we support our clients with specialist expertise that offers peace of mind and the opportunity for our clients to focus on their personal aspirations.

Your financial adviser is a Representative of and offers services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

ABOUT JASON BALL

Jason Ball Authorised Representative No. 238217

Jason is a Director at Insight Financial Advisers and has worked in financial services since 1997.

Jason is a Certified Financial Planner (CFP) and holds a Diploma in Financial Planning from Deakin University. He is also a member of the Financial Advice Association Australia (FAAA).

Jason is passionate about helping his clients take control of their financial situation and provides financial solutions that meet their specific needs.

ABOUT TIM WILKES

Tim Wilkes Authorised Representative No. 287332

Tim is a Director at Insight Financial Advisers and has worked in financial services since 2001.

Tim holds a Bachelor of Business from the University of Newcastle as well as a Diploma of Financial Services (Financial Planning) and an Advanced Diploma of Financial Services (Financial Planning). He is also a member of the Financial Advice Association Australia (FAAA).

Tim is a strong believer that financial advisers can make a positive difference in people's lives and makes every effort to simplify the entire financial planning process. He feels retirement should not be a scary time and if he can help people feel in control, rather than overwhelmed, then he has done his job.

Tim has been recognised with several awards throughout his career, acknowledging his success with clients and professional partners.

WHAT WE DO

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

- ✓ Retirement planning
- ✓ Wealth Accumulation
- ✓ Asset protection (Life, TPD, trauma & income protection insurance)
- ✓ Tax Strategies
- ✓ Superannuation (inc. SMSF)
- ✓ Stockbroking, including one off trades
- ✓ Estate Planning
- ✓ Government Benefits, including Age Pension, DVA etc
- ✓ Aged Care Planning
- ✓ Redundancy advice
- ✓ Margin Lending

WHAT FINANCIAL PRODUCTS AND SERVICES WE ARE 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

<table>
<tr><th>Type of advice</th><th>Fee charged</th></tr>
<tr><td>Initial consultation</td><td>Generally charged at $350 plus GST per hour.</td></tr>
<tr><td>Initial advice

(advice preparation and implementation)</td><td>The initial advice fee is comprised of two components:

Advice preparation – is a one-off cost charged for the preparation of a written Statement of Advice. It is a minimum of $3,500 (plus GST). This is payable regardless of whether you proceed with the advice.

Implementation – charged for implementing the advice and recommendations. It is a minimum of $650 (plus GST) per account established.</td></tr>
<tr><td>Ongoing service</td><td>The Ongoing Service 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. It is made up of 2 parts:

• Advice Review – ranges from $2,273 to $8,364 (plus GST) for more extensive ongoing review services.

• Investment Management – is charged on funds under advice and is dependent on the underlying investments of your portfolio. It ranges from 0.11% - 0.44% p.a.

For example, an investment portfolio valued at $300,000 which holds direct shares and managed funds and has 1 face to face review per year would be charged:
• Advice Review - $2,500 per annum; <u>plus</u>
• Investment Management - $1,320 ($300,000 x 0.44%)
• Ongoing Service Fee = $3,820 per annum (inclusive of GST)

The total cost forms your Ongoing Service Agreement.</td></tr>
<tr><td>Ad hoc advice</td><td>The fees for the provision of ad hoc advice not covered by an Ongoing Service Agreement will be a minimum charge per hour at a rate of $350 (plus GST).</td></tr>
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<table>
<tr><td>Insurance products</td><td>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 33% of the annual premium and is paid by the insurance product issuer to us.</td></tr>
<tr><td>Associated
& related
entities</td><td>Oreana Financial Services Pty Ltd is an Australian Financial Services License and a part of the Oreana Group.

Ensure Risk Pty Ltd is also part of the Oreana Group. We may refer you to EnSure Risk Pty Ltd, trading as Ensure Life, part of the Oreana Group. All fees and commissions EnSure receive are paid via Oreana Financial Services, which in turn pays all relevant fees and commissions it receives to EnSure Life.

The following summarises the referral fees we may receive from this arrangement:

<table>
<tr><td>Name of Entity</td><td>Services</td><td>Payment received for referral</td></tr>
<tr><td>Ensure Risk Pty Ltd</td><td>Insurance advice and implementation</td><td>25% initial business commission</td></tr>
</table>

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to EnSure Life.

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.</td></tr>
<tr><td>Retail share trades</td><td>We charge a share brokerage for any ad hoc retail share trades.

$150 to open new Finclear account (new accounts)
We charge 0.88% (inc GST) per share trade with a minimum $90</td></tr>
</table>

HOW WE ARE PAID - Directors

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 Jason and Tim are Directors of Insight Financial Advisers they are entitled to receive director fees, bonuses and/or distributions from Insight Financial Advisers. They do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme, which they are a part of 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.

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 and necessary to help you achieve your goals and objectives. 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.

PAYMENT OF FEES

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

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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