

ALEXANDER DICKSON

FINANCIAL PLANNER PROFILE

Representative profile: Version 5.0
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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.

Who we are

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

Alexander Dickson Authorised Representative No. 1265057.

The Financial Services that the above financial adviser offers are provided by Affinitas Capital Pty Ltd, ABN 79 147 625 045, trading as Affinitas Capital, Authorised Representative (AR) No. 1262021.

Affinitas Capital specialise in providing advice to Executives, Professionals, medical professionals, Business Owners, Retirees and Pre-retirees. Our range of services and advice are designed to enhance your financial wellbeing and assist with managing your financial complexity, allowing you to focus on your business, family and/or retirement needs.

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

About Alex Dickson

Alex was previously employed by one of the largest second tier accounting & advisory firms in the country and worked closely with the Directors and their clients in an investment and strategy role. Alex joined Affinitas Capital in 2018 in a wealth advice role as his deep understanding of complex strategies and investment portfolios was a perfect fit for the clients of the practice.

Alex works closely with clients based in both Adelaide metro area and various rural locations.

Alex has the following qualifications and memberships:

- Diploma of Financial Planning
- Bachelor of Commerce (Finance)
- Self-Managed Super Funds

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
- Succession Planning
- Cashflow Management
- Strategic Advice
- Investment 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 / 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
- Superannuation
- Standard Margin Lending

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>During your initial discussion with your Adviser, they should be in a position to provide you with a reasonable estimate of the financial planning advice fee, and you are encouraged to discuss this during the meeting.</p> <p>You may be charged a fee that is based on either the standard service fee that applies or the time spent developing the plan. The plan-based fees (i.e. SoA) start from \$1,100 for a limited advice plan and vary, depending on scope and complexity of the advice provided.</p> |
| Ongoing advice | <p>To ensure that your situation is reviewed on an ongoing basis, clients are encouraged to take up an ongoing review service. A regular review will compare the performance of your strategy to the performance of local and international markets, provide an overview of the current superannuation and taxation laws, as well as the impact that any changes to your own personal circumstances may have on your overall plan.</p> <p>Generally, if you agree to an ongoing Adviser service fee, you will sign a client service agreement which sets out the services that will be provided together with the cost. At all times Affinitas Capital reserves, the right to adjust the ongoing Adviser service fee depending on the services used. You have a choice of how you can pay the service fee – it can either be invoiced directly or debited directly from the funds invested.</p> <p>The minimum ongoing fee is \$3,300 per annum and is based on the amount under advice, the complexity of the structure involved, the number and types of investments and the level of ongoing service that is required. This will be agreed with your Adviser and may be paid annually, monthly, or as per your agreement.</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 \$260 per hour. |
| Insurance products | We may 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. |
| Stamping fees | We may receive stamping fees from issuer companies for raising capital or debt on behalf of that company. |
| Brokerage | We may receive a portion of the transaction cost to execute trades on your behalf. This equates to a maximum of 50% of the trade cost where the cost of the trade is higher than \$33. |

How I am paid

I receive a salary as an employee of Affinitas Capital. 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 Affinitas Capital. 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.

Payment of Fees

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

For more information or if you have any questions, please contact us:

Affinitas Capital

Phone (08) 8172 9122

Email alex@affinitascapital.com.au

Post 39 Charles St
NORWOOD SA 5067

Overseas Disclosure

In order to facilitate the provision of financial services, paraplanning and other administrative services for you, your Adviser utilises a service provider located in the Philippines. Accordingly, your personal information will likely be accessed from this overseas location. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australia privacy law.