



Financial Services Guide

Representative profile: Version 8.0
Preparation Date: 1 June 2026

This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts and both must be read together. This document is designed to clarify who we are, what we do, and 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:

Keith Brown Authorised Representative No. 323903.

The Financial Services that the above financial adviser offer is provided by Southern Cross Wealth Management Pty Ltd, ABN 81 122 910 749, Authorised Representative (AR) No. 323903.

Southern Cross Wealth Management specialises in providing advice to Executives, Professionals, Expatriates, Business Owners and Retirees. Our range of services and advice are 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 adviser to provide you with this Financial Services Guide.

About Keith Brown

Keith worked in the financial sector in London for 10 years before relocating to Perth where he requalified as a Financial Adviser in 2003.

Keith thrives on helping his clients navigate through the financial maze of legislation, complexities and products to arrive at a customised solution that the client fully understands.

Keith holds a Bachelor of Science (Hons) degree majoring in Business Studies from Surrey University in the UK.

Other qualifications include a Diploma of Financial Planning, UK Financial Planning Certificate and Investment Management Certificate. Keith is also a member of the Association of Financial Advisers (AFA).

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
- Incidental insurance claims services.
- Expatriate Financial Planning

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
- Derivatives.

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)	<p>Fees may range from \$2,000 to \$7,700 and will vary depending on the level of complexity of your situation.</p> <p>The initial advice fee comprises two components:</p> <p>An advice preparation fee – charged for the preparation of a written Statement of Advice.</p> <p>An implementation fee – charged for implementing the advice and recommendations.</p>
Ongoing advice	<p>Southern Cross Wealth Management 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 and the complexity of the advice.</p> <p>The Ongoing Advice Fee may range from \$2,000 to \$6,000.</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 \$350.
Insurance products	<p>We will receive commission for our initial and ongoing services to you.</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.

Insurance Claims Management/Advocacy

Lump Sum payments	Income Protection Payments														
<p>The service provider's fees are based on the following percentages of the lump sum insurance payments received by the client, including but not limited to Life insurance, Total and Permanent Disability insurance and Critical Illness insurance (Trauma).</p> <table> <tr> <td>\$0 to \$499,999</td> <td>3%</td> </tr> <tr> <td>\$500,000 to \$999,999</td> <td>1%</td> </tr> <tr> <td>Over \$1 million</td> <td>by arrangement</td> </tr> </table> <p><i>For example if you successfully receive an insurance benefit of \$750,000, on payment we would invoice you:</i></p> <p><i>\$500,000 @ 3% = \$15,000</i></p> <p><i>\$250,000 @ 1% = \$2,500</i></p> <p><i>Total \$17,500 plus GST</i></p> <p>Occasionally insurance companies can claw back ongoing fees that have been paid to a financial adviser – any deductions would also be an additional charge.</p>	\$0 to \$499,999	3%	\$500,000 to \$999,999	1%	Over \$1 million	by arrangement	<p>In respect of Income Protection paid annually in arrears or the end of the payment period, the service provider's fees are calculated on the following payments received by the client:</p> <table> <tr> <td>Annual benefit amount:</td> <td>Fee paid:</td> </tr> <tr> <td>\$0-60,000</td> <td>4% subject to a minimum of \$1,000</td> </tr> <tr> <td>Over \$60,000 - \$149,999</td> <td>2%</td> </tr> <tr> <td>Over \$150,000</td> <td>1 %</td> </tr> </table> <p><i>For example if you successfully receive an insurance benefit of \$50,000 at the end of the payment period or 1 year we would invoice you.</i></p> <p><i>\$50,000 @ 4% = \$2,000</i></p> <p><i>Total \$2,000 plus GST</i></p> <p>Occasionally insurance companies can claw back ongoing fees that have been paid to a financial adviser – any deductions would also be an additional charge.</p>	Annual benefit amount:	Fee paid:	\$0-60,000	4% subject to a minimum of \$1,000	Over \$60,000 - \$149,999	2%	Over \$150,000	1 %
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How I am 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.

As a director of Southern Cross Wealth Management, I am entitled to receive director fees or distributions from Southern Cross Wealth Management. 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.

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.

Associated & related entities

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:

Name of Entity	Services	Payment received for referral
Ensure Risk Pty Ltd	Insurance advice and implementation	25% initial business commission

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 Southern Cross Wealth Management.

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:

Southern Cross Wealth Management

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