



PPW

INVESTMENTS

Helping You.

PPW Investments

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.

Who we are

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

Cameron Whyte Authorised Representative No. 337874

Jamie Klason Authorised Representative No. 338320

The Financial Services that the below financial advisors offer are provided by PPW Investments, ABN 65 166 506 967 trading as PPW Investments, Authorised Representative (AR) No. 458748.



Cameron Whyte

Senior Adviser / Director
Certified Financial Planner
(CFP®) Bachelor of
Commerce
Direct Equities Specialist
SMSF Specialist Adviser

Jamie Klason

Senior Adviser / Director
Advanced Diploma of FP
Direct Equities Specialist
SMSF Specialist Adviser

Chantelle Montgomery

Associate Adviser
Advanced Diploma of FP
Compliance Manager

Cameron has over 20 years' experience in the Finance Industry, having worked in Accounting and Financial Planning businesses during this time.

Jamie has over 15 years' experience in the Finance Industry having worked in Banking, Accounting and Financial Planning businesses during this time.

Joining PPW Investments in 2014, Chantelle has made a significant contribution to our team performance. Having worked in finance roles since 1998, Chantelle aims to become a Qualified Financial Planner within the next year.

PPW Investments specialise in providing advice to Executives, Professionals, Business Owners and 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 advisors to provide you with this Financial Services Guide.

Our Team

Behind the adviser team is a well credentialed an experienced team that are dedicated to delivering exceptional client service



Mietta Bouchier
Office Manager &
Human Resources
Director



Jacalyn Van Puyenbroek
Client Relations Executive
& SMSF Administration
Manager

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 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,
- 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
<i>Initial consultation</i>	At our expense.
<i>Initial advice</i> <i>(Advice preparation / implementation)</i>	Our fee for the completion of your Needs Analysis, research and the preparation of your Wealth Management Plan will be \$2,200. This fee will be payable upon the completion of our written advice.
<i>Ongoing Financial Planning Service</i>	Circumstances change so it is important that Wealth Management plans are reviewed regularly. We do not believe in set and forget strategies and therefore review our clients needs and objectives quarterly. Our fee for this service is \$6,000 per annum and will be deducted from your nominated bank account or investment platform in monthly instalments.
<i>Investment Management Fee</i>	Our Investment Management fee is 0.70% per annum and is calculated on the funds under management. For example, on an investment value of \$1,000,000 the Investment Management Fee will be \$7,000. This fee covers the costs associated with managing your investments. This includes research, reviews, restructures, and our investment committee. Our investment committee is a team of up to seven professionals with decades of experience when it comes to managing investment portfolios. This fee will be deducted from your investments in monthly instalments.
<i>Ad hoc advice</i>	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 \$440.

How we are paid

As directors of PPW Investments, Cameron Whyte, Jamie Klason and Chantelle Montgomery are entitled to receive director fees or distributions from PPW Investments. They do not receive any bonuses, benefits, or additional payments for recommending specific products or providers and the remuneration scheme of 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.

Payment of Fees

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

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:

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www.ppwinvestments.au