PPW INVESTMENTS

Helping You.

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 are we

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. 38320
Chantelle Montgomery Representative No. 451713

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
Adviser / Director
Certified Financial Planner (CFP®)
Bachelor of Commerce
Portfolio Manager
SMSF Specialist Adviser

Jamie Klason
Adviser / Director
Graduate Diploma of FP
Direct Equities Specalist
SMSF Specialist Adviser

Chantelle Montgomery
Adviser / Director
Graduate Diploma of FP
Compliance Manager

Cameron has over 25 years' experience in the Finance Industry, having worked in Accounting and Financial Planning businesses during this time.

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

Chantelle has over 15 years' experience in the Finance Industry having worked in Accounting and Financial Planning business during this time. Chantelle has worked with PPW Investments since 2018 with extensive experience across every part of the financial advice process. Chantelle Montgomery is currently undertaking her Professional Year and has met ASIC requirements to be authorised to provide financial services.

Chantelle is being supervised by Cameron Whyte who is responsible for the advice provided by Chantelle whilst she is undertaking her professional year.

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

Mietta Blanche
Client Relations Executive
Office Manager
Human Resources Manager

Jacalyn Van Puyenbroek
Client Relations Executive
Office Manager

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.

What we do

Our role is to guide you through the complex world of financial services using clear, straightforward language so you can make well-informed choices.
Our goal is to help you organise your finances, allowing you to concentrate on what truly matters to you. Through building lasting relationships with our clients, we support them in making informed decisions about their time and money.

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

- Wealth Accumulation
- Income & Asset Protection
- Tax Stratergies
- Superannuation (Incl SMSF)
- Retirement & Redundancy Planning
- Debt Management
- Estate Planning
- Goverment Benefits
- Margin Lending
- Expediate Financial Planning

How We Do it

Step 1: Initial Consultation

We will take the time to understand your background, listen to your priorities, and learn what matters most to you.

Step 2: Client Engagement

We will agree on services to be provided and required, and the fee for those services.

Step 3: Preparation of Statement of Advice

Our Statement of Advice will provide all recommendations in written format.

Step 4: Implementation of Advice

We will agree all recommendations with you and implement all the recommendations.

Step 5: Ongoing Review Service

Achieving your financial goals requires ongoing accountability and the ability to adapt to changes. We'll regularly review your progress and make adjustments to keep you on track, including the review of the following:

- Ongoing investment management*
- Progress meetings
- Strategy review
- Review of goals, objectives, and circumstances
- Lifestyle needs and ongoing income requirements

* This includes research, reviews, restructures, and our investment committee. Our investment committee is a team of professionals with decades of experience when it comes to managing investment portfolios. For more information about our Investment Committee, including current members please visit our website www.ppwinvestments.au

How We Charge

Initial consultation / Client Engagement	*$0*
Statement of Advice and implementation This fee will be payable upon the completion of our written advice.	*Minimum $2,200*
Ongoing Review Service This fee will be deducted from your nominated bank account or investment platform in monthly instalments.	*$4,400 - $11,000*
Investment Management Fee This fee will be deducted from your investments in monthly instalments.	*0.55% - 0.65%*
Additional Advice Fee for advice not covered by an Ongoing Service arrangement. This fee will be payable upon the completion of our written advice.	$440 per hour

All fees 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.

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 receive to PPW Investments.

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 LifeInsurance,
- 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.

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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Biggs Lane, Warragul, Victoria 3820
03 9705 6365

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enquiries@ppwi.au

www.ppwinvestments.au