



COASTLINE

PRIVATE WEALTH

REPRESENTATIVE PROFILE

VERSION 2.0 PREPARED 18TH OF JULY 2019

This document forms the second part of the Oreana Financial Services Guide (FSG). 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.

LEVEL ONE	115	CAMBRIDGE STREET WEST LEEDERVILLE WA 6007	PO BOX 1358	WEST LEEDERVILLE WA 6901	TELEPHONE 6380 0600	WWW.COASTLINEPW.COM.AU SOLUTIONS@COASTLINEPW.COM.AU
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WHO WE ARE

Your financial advice specialists are Representatives of, and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234. Oreana Financial Services has authorised your advisers to provide you with this Financial Services Guide.

Alastair Dieter Fink

Authorised Representative No. 420354

Joel David Sharp

Authorised Representative No. 420355

The Financial Services that the above financial advice specialists offer are provided by Coastline Private Wealth Pty Ltd ATF Coastline Private Wealth Unit Trust, ABN 66 809 844 332, trading as Coastline Private Wealth, Authorised Representative (AR) No. 420353.

OUR ADVISERS

Alastair Fink

As a Director and Co-founder of Coastline Private Wealth, Alastair has over 21 years of experience in Investment Management and Financial Services. He is focused on educating you about investments that can meet your goals. Helping you understand the risks worth taking and avoiding the ones that are not.

Alastair draws on his extensive experience to provide a disciplined investment process to help you maximise your wealth, while mindful of protecting what you have worked hard to accumulate so far.

Alastair has the following qualifications:

- Bachelor of Commerce (Finance & Marketing)
- Graduate Diploma of Financial Planning
- Graduate Diploma of Applied Finance and Investment
- Associate member of the Financial Planning Association (FPA)

Joel Sharp

As a Director and Co-Founder of Coastline Private Wealth, Joel has over 22 years of extensive in the Insurance and Financial Services. This has led to a passionate belief in the value of financial advice, specifically in the importance of securing your income today, tomorrow and for the ones you love.

It is this passion that drives Joel to work closely with you to ensure you are kept well informed and educated as to how your strategies will provide you with this peace of mind.

Joel has the following qualifications:

- Bachelor of Commerce (Finance & Banking)
- Graduate Diploma of Financial Planning
- Association of Financial Advisers (AFA)

WHAT WE DO

Our role is to assist you in navigating the complex world of financial services in a language you can easily understand to enable you to make informed decisions along the way.

Our aim is to help you get your financial affairs in order giving you time to focus on what matters most.

By forging long term partnerships with our client community, we help them make smarter decisions about their time and money.



guidance &
navigation



knowledge &
research



peace of mind
partnerships

GETTING STARTED

The rule of 168.

There are only 168 hours in the week, and you need to choose wisely where you spend them. By engaging our business to help you with your financial affairs we are confident you will have more time to spend doing things you like to do, with the people they enjoy spending time with, giving you the peace of mind that your financial affairs are being looked after by specialists in their field. Many of our clients are intellectually capable of managing their affairs themselves, but they simply choose not to.

Step 1

Initial Consultation

Investing the time to get to know you, listening to your story and what is important to you.

Step 2

Financial Roadmap Preparation

Your Financial Roadmap will outline the state of your financial affairs right now, identify areas where we can add value to your current position and providing a fee for the work required.

Step 3

Development of Financial strategy

Prioritising where to commence work we will outline our recommendations in a Statement of Advice to discuss, refine as well as assist implementing any changes required.

Step 4

Progress meetings

When it comes to achieving your financial goals, ongoing success requires accountability and the ability to assess an evolving landscape in order to make informed decisions to adjust your current course accordingly.

OUR ADVICE METHODOLOGY

We break down our advice into 3 distinct areas which we consider to be inter-related. Each area plays a pivotal role in providing you with the best probability of reaching your goals, while mitigating risk on the journey.

Within each area we have developed a comprehensive checklist that we systematically work through and prioritise where we commence based on your individual circumstances. In today's dynamic and complex world, we believe in dedicated specialists that work together to ensure you get the best advice and timely implementation.

SOLUTIONS WE OFFER



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

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:

- (i) Basic Deposit Products;
- (ii) Non-Basic Deposit Product
- (iii) Non-Cash payment facilities
- (iv) Debentures, stocks or bonds issued or proposed to be issued by a government;
- (v) Life products - Investment Life Insurance
- (vi) Life products – Life Risk Insurance
- (vii) Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
- (viii) Retirement savings accounts ("RSA") products
- (ix) Securities (Shares); and
- (x) Superannuation;
- (xi) Standard Margin Lending facility
- (xii) Derivatives

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.

Type of advice	Fee charged
Initial consultation	We will invest our time getting to know you at no cost.
Initial advice (Advice preparation and Implementation) These fees can be separated upon request.	Fees may range from \$1,100- \$15,000 and will vary depending on time and the level of complexity of your personal situation. The initial advice fee comprises of two components: An Advice preparation fee – charged for the preparation for a written Statement of Advice incorporating our recommendations. An implementation fee – charged for implementing the Advice provided.
Ongoing advice The Ongoing Advice fee will be based on the level of service needed, time and complexity of the ongoing advice.	A fixed dollar amount up to \$15,000 p.a. Or Up to 1.10% per annum based on the total amount under advice. For example, for an investment valued at \$100,000 the maximum ongoing fee would be \$1,100 p.a. In some circumstances where I receive an initial commission and/or ongoing commission amount, I may rebate all or part of the implementation and/or placement fee and/or ongoing advice service fee to you.
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 \$330.
Insurance products	We may receive commissions for our initial and ongoing services to you when assisting you with personal insurance. Initial commission range between 0% and 77% and the ongoing commission range between 0% and 22% of the annual premium and is paid by the insurance product issuer.
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.
Pre-existing arrangements	For existing clients already in an established commission arrangement, we may receive commission on investment products held. For historical investment products, the relevant product issuer may pay an ongoing commission between 0% and 0.66% of the value of your investments for as long as you hold the product. Commissions are paid to us by the product provider and are not an additional cost to you.

NOTE:

All fees and commissions disclosed in this Financial Services Guide which are attributed to the services provided to you by me are paid to Oreana.

Oreana receives all fees and commissions payable for the services we provide and pays 100% of all the fees and commissions it receives to Coastline Private Wealth.

FOR MORE INFORMATION, PLEASE CONTACT US AT:

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Your advisers

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