



# COASTLINE

PRIVATE WEALTH

## REPRESENTATIVE PROFILE

VERSION 7.0 PREPARED 30<sup>TH</sup> JANUARY 2025

*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.*

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## WHO WE ARE

Your financial advisors 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 advisors 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.

Coastline Private Wealth specialises in providing advice to interesting people, including Professionals, Business Owners, Pre-Retirees and Retirees. Our range of services and advice are designed to help you get your financial affairs in order giving you the time to focus on what matters most. Oreana has authorised your advisor to provide you with this Financial Services Guide.

## OUR ADVISERS

### **Alastair Fink**

As a Director and Co-founder of Coastline Private Wealth, Alastair has over 22 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 23 years of extensive experience 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

### 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;
- Non-Basic Deposit Product
- Non-Cash payment facilities
- 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 (Shares); and
- Superannuation;
- 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
<b>Initial consultation</b>	We will invest our time getting to know you at no cost.
<b>Initial advice</b> (Advice preparation and Implementation)  These fees can be separated upon request.	Fees may range from \$1,100- \$16,500 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.
<b>Ongoing advice</b>  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 \$16,500 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.
<b>Ad hoc advice</b>	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 \$550.
<b>Insurance products</b>	Unless you have agreed to a fee for advice arrangement, we may receive commissions for our initial and ongoing services to you when assisting you with personal insurance.  Initial commission range between 0% and 66% and the ongoing commission range between 0% and 30% of the annual premium and is paid by the insurance product issuer.
<b>Stamping fees</b>	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 ASSISTANCE

Type of Claim	Fee charged								
<p><b>Lump Sum Payments</b></p>	<p>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 Trauma/Critical Illness.</p> <table data-bbox="558 515 1133 660"> <tr> <td>\$0 to \$500,000</td> <td>3%</td> </tr> <tr> <td>\$500,001 to \$1,000,000</td> <td>1%</td> </tr> <tr> <td>Over \$1,000,000</td> <td>by arrangement</td> </tr> </table> <p><b>For example, if you successfully receive an insurance benefit of \$750,000, on payment we would invoice you:</b></p> <p><b>\$500,000 @ 3% = \$15,000</b></p> <p><b>\$250,000 @ 1% = \$2,500</b></p> <p><b>Total \$17,500 plus GST</b></p> <p>Insurance companies can claw back ongoing insurance commissions that have been paid to financial advisers – any claw backs would also be an additional charge on the claim assistance.</p>	\$0 to \$500,000	3%	\$500,001 to \$1,000,000	1%	Over \$1,000,000	by arrangement		
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Over \$1,000,000	by arrangement								
<p><b>Income Protection Payments</b></p>	<p>Fees are paid annually in arrears or at the end of the income protection payment period. Fees are calculated on the following payments received by the client.</p> <table data-bbox="558 1220 1412 1411"> <tr> <td>Annual Benefit amount:</td> <td>Fee Paid:</td> </tr> <tr> <td>\$0 to \$60,000</td> <td>4% subject to a minimum of \$1,000</td> </tr> <tr> <td>\$60,001 to \$150,000</td> <td>2%</td> </tr> <tr> <td>Over \$150,000</td> <td>1%</td> </tr> </table> <p><b>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:</b></p> <p><b>\$50,000 @ 4% = \$2,000</b></p> <p><b>Total \$2,000 plus GST</b></p> <p>Insurance companies can claw back ongoing insurance commissions that have been paid to financial advisers – any claw backs would also be an additional charge on the claim assistance.</p>	Annual Benefit amount:	Fee Paid:	\$0 to \$60,000	4% subject to a minimum of \$1,000	\$60,001 to \$150,000	2%	Over \$150,000	1%
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Over \$150,000	1%								

## HOW I AM PAID

### **Alastair Fink**

As a director of Coastline Private Wealth Unit Trust, I am entitled to receive director fees or distributions from Coastline Private Wealth. 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.

### **Joel Sharp**

As a director of Coastline Private Wealth Unit Trust, I am entitled to receive director fees or distributions from Coastline Private Wealth. 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 received to Coastline Private Wealth.

## FOR MORE INFORMATION, PLEASE CONTACT US AT:

### **Coastline Private Wealth**

**P:** 08 6380 0600

**E:** [solutions@coastlinepw.com.au](mailto:solutions@coastlinepw.com.au)

**W:** [www.coastlinepw.com.au](http://www.coastlinepw.com.au)

### **Your advisers**

#### **Alastair Fink**

**P:** 08 6380 0600

**E:** [alastair@coastlinepw.com.au](mailto:alastair@coastlinepw.com.au)

#### **Joel Sharp**

**P:** 08 6380 0600

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