



# Financial Services Guide

**Edney Ryan Wealth Management Pty Ltd**



Version: 7.1

Date prepared: 24 October 2023

This document forms 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.

## **Documents you may receive**

We will provide you with a number of documents as you progress through our financial planning process to capture each stage of your advice journey. We may provide these documents to you electronically to your nominated email address, unless otherwise agreed.

When we provide personal advice, it will normally be documented and provided to you in a Statement of Advice (SOA), known as a financial plan. The financial plan contains a summary of your goals and the strategies and any financial products we may recommend to achieve your goals. It also provides you with detailed information about product costs and the fees and other benefits we and others will receive, as a result of the advice we have provided.

If we provide further personal advice a financial plan may not be required. We will keep a record of any further personal advice we provide you for at least seven years after our relationship ends. You may request a copy of such records by contacting our office during that period.

If we recommend or arrange a financial product for you, we will provide a product disclosure statement (PDS), or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

## About our Firm

Edney Ryan Wealth Management is part of the Edney Ryan Group, located in Mosman on the lower North Shore of Sydney. The Edney Ryan Group provides a boutique, integrated service in the areas Wealth Management, Chartered Accounting, Legal and Mortgage and Finance. Edney Ryan Wealth Management combines best-in-class financial management structures, reporting and research data with personal service, customised advice and full transparency.

### Summary of the business

<b>Name</b>	Edney Ryan Wealth Management Pty Limited trading as Edney Ryan Wealth Management Pty Limited
<b>Australian Business Number</b>	35 133 739 401
<b>Authorised representative number</b>	332943

### Our office contact details

<b>Address</b>	Level 2, 357 Military Road, Mosman, NSW 2088
<b>Phone</b>	02 9908 9888
<b>Email</b>	kate.obrien@edneyryan.com.au

This guide provides information about our advisers including their contact details, qualifications, experience, the services they may offer and financial products they can provide advice on.

## Our Advice and Services

We can provide you with personal and general advice about specific services and financial products listed below. We can also arrange for financial products to be issued without advice from us. In some cases, we may not be able to distribute a financial product to you under non-personal advice if your circumstances do not fit within a product's target market.

Individual advisers within our firm may not be qualified to provide advice in all of the services and products noted below. Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

The following table sets out the areas of advice we can help you with as well as the products and services we can arrange

We can provide financial advice in relation to:	We can provide advice and arrange the following products and services:
<ul style="list-style-type: none"> <li>• Wealth accumulation</li> <li>• Investment strategies</li> <li>• Budget and cash flow management</li> <li>• Debt management</li> <li>• Superannuation strategies and retirement planning</li> <li>• Income and asset protection</li> <li>• Tax Strategies</li> <li>• Estate planning</li> <li>• Centrelink and other government benefits</li> <li>• Margin Lending</li> </ul>	<ul style="list-style-type: none"> <li>• Superannuation, including retirement savings accounts</li> <li>• Self-managed superannuation funds (SMSF)</li> <li>• Managed investments</li> <li>• Investor directed portfolio services (for example, administration platforms)</li> <li>• Deposit and payment products (for example term deposits, cash management accounts and non-cash payment products)</li> <li>• Standard margin loans</li> <li>• Retirement income streams, including pensions and annuities</li> <li>• Personal and group Insurance (life cover, disability, income protection and trauma)</li> <li>• Life investment products including whole of life, endowment and bonds</li> <li>• Securities (including listed securities)</li> <li>• Exchange traded funds and Listed investment companies</li> <li>• Arranging for listed securities, shares and debentures to be bought and sold via a platform and broker</li> <li>• Various structured products, instalment warrants over managed funds and protected equity loans</li> <li>• Limited selection of investment guarantees</li> </ul>

## Our Fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply:

The fees charged for our advice and services may be based on a combination of:

- A set dollar amount; or
- A percentage based fee

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing advice and services
- Fixed term advice and services

Please note that for services in relation to insurance and some credit products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the loan, or on renewal of insurance products

## Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana Financial Services, who pays all fees and commissions it receives to Edney Ryan Wealth Management.

For more information on our services, please see our **Schedule of fees** attached or available on request.

## Our Financial Advisers

### About Kate O'Brien

#### Experience

Kate has decades of local and international wealth management experience including more than 20 years working in asset management and private banking for leading organisations that include Banque Internationale a Luxembourg (Luxembourg), CIC Banque Transatlantique (Paris), Deutsche Asset Management and BT Financial Group (Sydney).

Kate joined Edney Ryan Wealth Management in 2015 and was appointed Managing Director in 2017. In 2017, Kate also won the Hillross Adviser of the Year Award - a national award recognising an adviser with the highest level of professionalism and excellence through client service, advice delivery, implementation and client advocacy. Edney Ryan Wealth Management was awarded Hillross Advisory Firm of the Year in 2018.

Kate has a Bachelor of Business (International Business and Business Law) from UTS Sydney, an Advanced Diploma in Financial Planning and has completed the Strategic Innovation Program through the Stanford University Graduate School of Business.

She is a Certified Financial Planner, a Certified Private Banker, TEP (Trust and Estate Practitioner), a Member of the Financial Planning Association (FPA) Australia and sits on PIMCO's Client Advisory Council.

She is fluent in French and Luxembourgish.

#### Phone

02 9908 9888

#### Email

kate.obrien@edneyryan.com.au

#### Authorised representative number

1007833

### Qualifications (Finance related)

Diploma of Financial Planning

Advanced Diploma of Financial Services (Financial Planning)

Bachelor of Business (Finance)

### Professional Memberships

FPA - Financial Planning Association

STEP - Society of Trust and Estate Practitioners

### Professional Designations

CFP - Certified Financial Planner (FPA)

Financial Planner AFP (FPA)

TEP - Registered Trust and Estate Practitioner

### The advice and services I can provide

I am authorised by Oreana Financial Services to provide all the services listed in the **Our Advice and Services** section.

### How I am paid

I receive the following from our firm:

- Salary
- Dividends

## 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
Initial Consultation	No fee
Initial Advice (advice preparation and implementation)	Fees start from a minimum of \$6,6000 incl GST. The maximum fee can vary and is dependent on the amount of time spent preparing the advice and /or the amount of information needing to be collated.
Ongoing Advice	Fees are payable monthly from the investment / superannuation account or direct from your bank account. Fees are variable and are based on the complexity of your strategy and investment portfolio and the time spent by different staff members involved in providing your ongoing advice and service.  All fees will be documented in a Fixed Term Service Agreement
Ad Hoc Advice	The fees for the provision of ad hoc advice not covered by Fixed Term Service Agreement will be charged on an hourly basis.
Insurance Products	We will receive commission for our initial and ongoing services to you.  Initial commission is between 0% and 66% and the ongoing commission is between 0% and 33% of the annual premium and is paid by the insurance product issuer to us.

### Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana Financial Services, who pays all fees and commissions it receives to Edney Ryan Wealth Management.

For more information or if you have any questions, please contact us at:

Adviser	Kate O'Brien
Address	Edney Ryan Wealth Management, Level 2, 357 Military Road, Mosman, NSW 2088
Phone	02 9908 9888
Email	kate.obrien@edneyryan.com.au