

## Representative Profile

Version 5.0, Prepared 1 January 2021

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## Who we are

*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.*

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

### **Steven Capuano CFP**

*Authorised Representative No. 291894*

Steven is a Certified Financial Planner (CFP) with over 20 years' experience in the Banking, Investment and Financial Planning industry. His experience and dedication have awarded him a number of accolades including Independent Financial Adviser – Para Planner of the year 2002, Securities Institute National Prize for Superannuation Advice and Regulation in 2003 and Securities Institute State Prize for Analysing Company Performance in 2002. Steven focuses on developing strategies in the areas of wealth accumulation, retirement planning and superannuation advice.

### **Travis Hutchinson CFP**

*Authorised Representative No. 241972*

Travis is a Certified Financial Planner (CFP) with more than 20 years' experience in the Financial Planning industry, of which 19 have been with Eclipse Wealth Management. Travis' depth of knowledge, approach to Financial Planning and tenure within the practice have allowed him to gain the trust and respect of a diverse range of clients focused on accumulating wealth and planning for their financial future.

### **Chris Cattrall CFP**

*Authorised Representative No. 289310*

Chris is a Certified Financial Planner (CFP) and started his career in Financial Planning at Savings and Loans Credit Union in 2000. Having operated his own practice, Chris subsequently joined Ipac SA, which was later merged with AMP Advice. Chris made the decision in 2019 to move away from being part of an institutionally aligned licensee so that he could continue to pursue his passion for working closely with his clients and building strong, long term relationships with them.

The Financial Services offered by these individuals are provided by Eclipse Wealth Management Pty Ltd, ABN 79 117 722 200, trading as Eclipse Wealth Management, Authorised Representative.

Eclipse Wealth Management Pty Ltd specialises in providing advice to Executives, Professionals, Business Owners, Individuals planning for retirement and Retirees.

Our range of services and advice are designed to help you identify your objectives and implement strategies that will provide you with peace of mind in relation to your future lifestyle.

Oreana Financial Services has authorised your advisers to provide you with this Financial Services Guide.

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

- Wealth Accumulation
- Income and Asset Protection
- Tax Strategies
- Superannuation (Inc. SMSFs)
- Retirement and Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Margin Lending

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 Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Superannuation
- Retirement Savings Accounts
- Standard Margin Lending
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities

## How we charge

*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.*

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

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### Initial Consultation

At our expense

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### Initial Advice Preparation

Initial advice preparation fees are determined by the scope of advice and complexity of your circumstances.

Our fee for the completion of your Needs Analysis, the preparation and presentation of our advice will range from \$3,300 - \$11,000 depending on the level of complexity of your situation and the advice provided. Complex advice requirements include the use of trusts, SMSFs, overseas assets or incomes, executive options and share schemes or multiple investment entities.

50% of the agreed fee will be invoiced at the commencement of work and the residual 50% will be invoiced upon the presentation of our advice.

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### Initial Advice Implementation

An implementation fee may apply depending on the complexity of your circumstances and the strategies that apply. The fee will be discussed and agreed prior to the commencement of any work. However, these fees may range from \$550-\$3,300.

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### Ongoing Service & Advice Fees

Ongoing service will be determined by the nature of your circumstances, the strategies employed and the scope of the advisory relationship. Ongoing service fees may be applied in either of the following ways:

- A fixed Adviser Service Fee, reviewed annually; or
- A percentage based Portfolio Management Fee; or
- A combination of the above.

Our minimum fee for ongoing service is \$3,300 per annum (including GST) and in most circumstances the maximum is \$16,500 per annum (including GST). However, in some circumstances the fee may be higher than this amount.

Our advice may involve strategies that create assessable income and therefore our fees may be tax deductible, thereby reducing the net cost. However, the deductibility of our fees should be discussed further with your Accountant.

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### Insurance Products

The relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 30% of the annual premium 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.

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### How we are paid

#### Director

As a director of Eclipse Wealth Management, I am entitled to receive director fees or distributions from Eclipse Wealth Management. 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.

#### **Authorised Representative (Employee)**

I receive a salary as an employee of Eclipse Wealth Management. I may also receive a performance bonus based on criteria including the quality of my advice, my compliance with my ethical and professional obligations, client retention rates and my contribution to the financial performance of Eclipse Wealth Management. 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.

#### **Associated & Related Entities**

Locupleto Pty Ltd is a Joint Venture between Eclipse Wealth Management Pty Ltd and UHY Sothertons Adelaide Pty Ltd. Both parties benefit from the revenue received by Locupleto Pty Ltd and any capital value attributed to the Unit Trust structure.

#### **Contact us**

*For more information on anything you have read in this document or if there is anything else we can help you with, please feel free to contact us at any time.*

**P** (08) 8410 1948

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