EAST
PRIVATE
WEALTH

Representative Profile

VERSION 7

1 June 2026

Representative profile – Version 7
Preparation Date 1 June 2026

This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts; 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 We Are

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

Jeremy Kells

Authorised Representative No. 321112

Jemina Deane

Authorised Representative No. 001310646

The Financial Services that the above financial advisers offer are provided by Kells & Co Pty Ltd ATF EPW Unit Trust ABN 65 621 802 546, trading as East Private Wealth, Authorised Representative (AR) No. 1306957

East Private Wealth specialises in providing advice to Executives, Professionals, Expatriates, Business Owners and Retirees. Our range of services and advice is designed to enhance your financial wellbeing and help you manage 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.

About Jeremy Kells

Jeremy Kells holds a Bachelor of Commerce in Accounting and a Bachelor of Applied Finance in Banking & Finance from the University of South Australia, an Advanced Diploma in Financial Services (Financial Planning), and a Graduate Diploma in Applied Corporate Governance.

Jeremy Kells has worked in financial planning for over 20 years. With clients across Adelaide and regional South Australia, he works with a broad group of clients. He has served on numerous not-for-profit boards and audit committees, and has served a term in local government.

About Jemina Deane

Jemina Deane has a Master of Applied Finance and Graduate Diploma of Financial Planning from Kaplan and a Bachelor of Business from Monash University.

Jemina has worked in financial planning since 2008 with extensive experience across every part of the financial advice process. Jemina specialises in retirement planning, and aged care advice.

What we do

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
- Expatriate Financial Planning
- Tax financial advice

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) to wholesale and retail clients 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 Life Insurance
- 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

How we charge for our services

All fees and commissions are inclusive of GST and the fees may be higher 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	We may charge a fee for your initial meeting. This meeting is designed to understand your financial needs, objectives, and circumstances, and to determine whether our services are appropriate for you. This will be charged as an hourly fee of $550 (including GST). The fee is payable even if you choose not to proceed with further advice or services following the meeting. The initial consultation fee will be deducted from the initial advice fee, should you choose to engage us for advice.
Initial advice (advice preparation and implementation)	The fees will depend on the size of the investment portfolio and the complexity of the advice. We will charge an hourly fee of $550 for the time taken. The initial advice fee compromises of two components: **An advice preparation fee** – charged for the preparation for a written Statement of Advice. The cost of the initial strategic advice is usually between $6,600 and $13,200. More complex advice is still charged by the hour and may sit outside this range. **An implementation fee** – charged for implementing the advice and recommendations. Implementation varies based on the complexity of the strategies to be implemented. These are again charged on an hourly basis and will be discussed prior to the engagement of our initial advice service.

Ongoing advice	We separate our ongoing service into two main areas. **1.** Ongoing Financial Management including the provision of strategic advice; and **2.** Investment advice and ongoing portfolio management. We have separated these two functions to enable us to effectively price services for clients who utilise external investment managers (including industry funds, brokers and our MDA service) for the management of their investments but still require financial management and strategic advice. **Financial Management & Strategic Advice (Fixed fee)** If you elect to use our ongoing review service, our ongoing fee is based on the level of service required and the time and complexity of the advice. The ongoing advice fee is generally between $5,000 and $16,500. In setting this fee we take into consideration the time it takes to; • Provide a comprehensive report each year • Provide ongoing strategic and/or investment advice • Build, implement & maintain an investment portfolio including cash, term deposits, managed funds, property and/or listed investments • The size of the investment portfolio in terms of the quantity of investments held and the value of the portfolio • Liaise with stockbrokers, investment managers and superannuation fund administrators • Liaise with your accountant, and/or estate planning professional • To provide you the peace of mind and level of service that ensure your financial affairs are effectively dealt with. The cost of the ongoing review fee will be outlined at the beginning of each 12-month period. On occasions there may be an additional fee charged of $550 an hour for additional work on specific tasks not anticipated by either the client or advisor. **Investment Advice (Variable)** Depending on the complexity and input we have regarding client's investment portfolios, we may charge up to 0.33% per annum based on the amount under advice. For example, an investment portfolio valued at $500,000, the maximum ongoing fee would be $1,650.
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 $550.

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.

How are we paid

Our remuneration framework is designed to ensure that advice is not influenced by product selection or provider relationships. In fact, revenue or product-based targets do not form the sole or primary basis of remuneration.

Jeremy Kells

As a director and shareholder of East Private Wealth, Jeremy is entitled to receive director fees or distributions from East Private Wealth. Jeremy does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which he is part has been designed to ensure that your interests are prioritised, conflicts are minimised and that the advice is not inappropriately influenced.

Jemina Deane

Jemina receives a salary as an employee and may also receive a performance bonus based on criteria including the quality of her advice, her compliance with her ethical and professional obligation, client retention rates and her contribution to the financial performance of East Private Wealth. In addition, as a shareholder of East Private Wealth, Jemina is entitled to receive distributions from East Private Wealth. Jemina does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which she is part has been designed to ensure that your interests are prioritised, conflicts are minimised and that her advice is not inappropriately influenced.

How we manage conflicts of interest

We recognise that conflicts of interest can occur, particularly when we receive fees, commissions, or have relationships with product providers or related entities. We manage these conflicts through a combination of factors such as designing our remuneration structures so that they do not incentivise the recommendation of specific products or strategies, basing our advice on your objectives, financial situation, and needs and ensuring that our advice is appropriate and in your best interests.

Where we are not confident that a conflict can be effectively managed, we will not proceed but will refer you to another provider.

EAST PRIVATE WEALTH

Associated and Related Entities

The table below outlines the entities we are associated with and the details of any direct or indirect benefits we may receive if we refer you to them.

Regardless of any benefits we may receive, we will not refer you unless it is in your best interest and necessary to help you achieve your goals and objectives.

Name of Entity	Nature of Relationship
Enhanced Asset Management Pty Ltd	This entity was established to run East Private's Managed Discretionary Account service, and secure the long term tenure of the portfolio manager for East Private Wealth. Jeremy Kells remains a 47.5% shareholder of this entity and as such may receive directors fee's, and or a share of any profits generated.

Payment of Fees

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to East Private Wealth.

If you have any concerns about how we are remunerated or potential conflicts of interest, you are encouraged to ask us for further details. We will provide clear explanations to help you understand how these matters may affect you.

Contact Us

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

Phone: 08 7089 9515
Website: www.eastprivate.com.au

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