

OakView | FINANCIAL

FINANCIAL SERVICES

GUIDE

ABN 89 629 420 391

AFSL No. 513068

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Information about this FSG

This FSG is an important document that OakView Financial Pty Ltd (OakView Financial) are obliged to give to retail clients under the requirements of our Australian Financial Services Licence (AFSL).

This FSG is designed to provide you with an understanding of OakView Financial, our services offering, and to inform you of important matters relating to our relationships with third parties, prior to you deciding whether to use our financial advice. This FSG is provided to you by your Adviser, under authority from OakView Financial.

We are required by law to give you a Financial Services Guide (FSG), that helps educate, protect and assist you to make an informed decision about the financial services we offer.

All our advisers are financial services industry experienced and work from our offices in South-East Queensland. Our advisers are competent and compliant with relevant Industry education, both through formal and ongoing education and training.

All advisers are undertaking required additional education over the coming years to lift our skills to better assist our clients with more complex strategies to meet your goals and objectives.

Completed education and experience is disclosed in the Financial Services Guide enclosed, as well as on the ASIC Financial Adviser Register. OakView Financial has overarching governance to ensure that all advice provided by our advisers must be in your best interest. That is, if we cannot demonstrate a clear advantage, and put you in a better position after our advice, we will not provide you with the advice.

OakView FINANCIAL

Vision Statement

To be the most trusted financial planning firm in Australia.

Mission Statement

Providing long-term holistic strategies for couples, families and individuals.

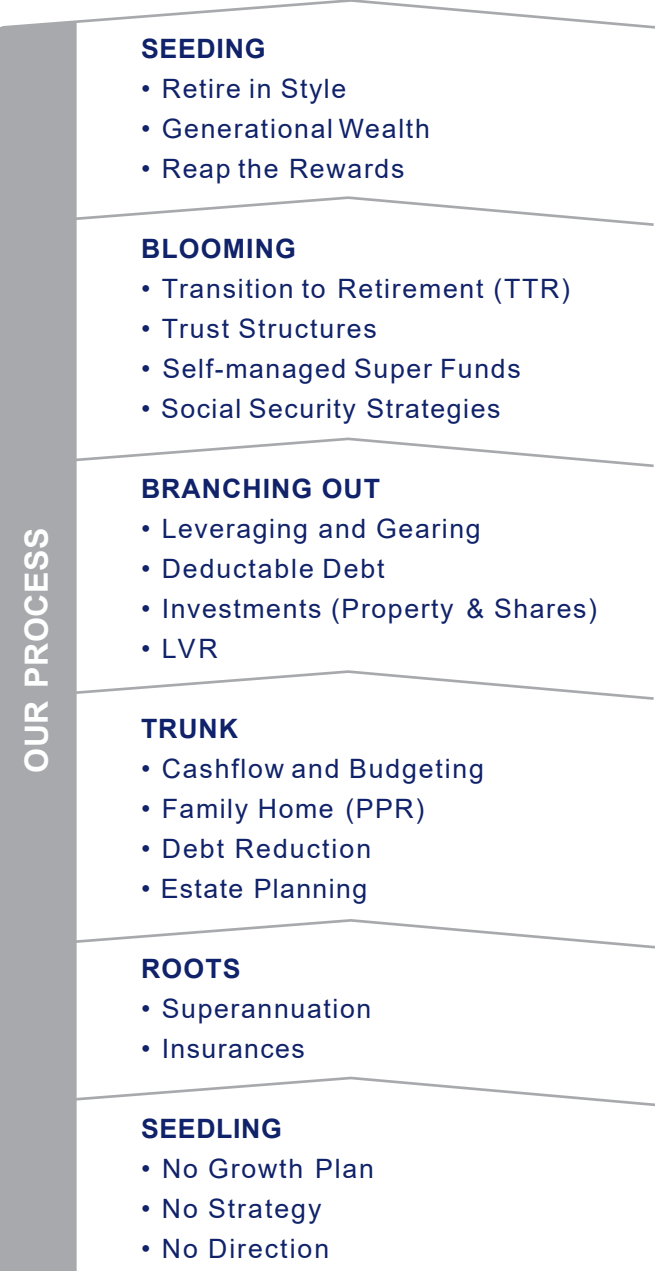
Core Values

- Honesty
- Integrity
- Reliability
- Trustworthy
- Consistency
- Exceed Expectations

Lack of Independence

OakView Financial Pty Ltd is not independent, impartial or unbiased because we receive commissions for the advice we provide on life risk insurance products.

Oak Tree Wealth Cycle



Meet Our Experienced Team



SEVERIANO ZATTA

Director

Responsible Manager (RM) (AR 125 9315)
Head of Financial Planning

Sevy's journey in the financial sector is characterized by a profound blend of management acumen, entrepreneurial vigor, and a rigorous educational background. With a Graduate Diploma of Financial Planning, a Bachelor of Business, and an active role as a Practitioner Member of the Financial Advice Association Australia (FAAA), Sevy has meticulously shaped his career to excel in finance. His commitment to excellence continues as he pursues a Master's degree in Financial Planning with Honours from Griffith University, a testament to his dedication to lifelong learning and professional development.

Having worked across the globe—from prestigious multi-national companies in London to boutique financial planning firms in Australia—Sevy has amassed a comprehensive skill set that perfectly positions him as the Founding Director and Responsible Manager (RM) of OakView Financial Pty Ltd. His international experience has not only honed his directorial skills but also enriched his perspective, allowing him to navigate diverse financial landscapes with ease.

Driven by a passion for financial planning and asset management, Sevy, alongside Bart Ryan, embarked on the visionary journey of founding OakView Financial. Their shared ambition—to establish the most trusted financial planning firm in Australia—has been the guiding force behind their endeavors. This commitment to excellence led them to secure an Australian Financial Services Licence (AFSL) from the Australian Securities and Investment Commission (ASIC), marking a significant milestone in their quest for providing transparent and comprehensive financial advice.

Beyond the confines of the financial world, Sevy's appreciation for nature and the great outdoors has propelled him to co-found a not-for-profit organization dedicated to environmental conservation. This initiative focuses on reducing plastic pollution in oceans and waterways while offsetting the carbon footprint, reflecting Sevy's deep-rooted values of ethical responsibility and sustainability.

In his professional capacity, Sevy has distinguished himself by offering tailored, long-term holistic advice to a diverse clientele, including couples, families, and individuals. His ethical approach and strong moral principles have not only defined his career but have also made a tangible impact in the financial industry and beyond. Sevy's multifaceted career, underscored by his dedication to financial excellence and environmental stewardship, showcases his comprehensive approach to life and work, embodying the principles of integrity, innovation, and sustainability.

Meet Our Experienced Team



BARTHOLOMEW RYAN

Managing Director
Responsible Manager (RM) (AR 125 1842)
Head of Portfolio Management

Bart's journey in the financial industry is marked by a distinguished ability to lead teams towards success, coupled with an intrinsic motivation to support individuals in achieving their ambitions. This blend of leadership and empathy makes financial planning an ideal realm for Bart. His diverse experience across various sectors in Australia laid the foundation for his deep interest in finance, propelling him towards a dedicated pursuit of excellence in this field. Earning his Bachelor's Degree in Commerce with a major in Financial Planning from Griffith University, and furthering his expertise with specialized studies in Self-managed Superannuation Funds, Bart not only meets but also surpasses industry benchmarks, positioning himself at the forefront of the evolving financial planning landscape.

As an active participant in the financial planning community, Bart contributes his insights and expertise through membership in both the Financial Advice Association Australia (FAAA) and the Tax Practitioner Board (TPB). His role as the Managing Director of an AFSL enables him to drive meaningful advancements within the industry, leveraging his position to foster positive transformations in financial planning practices.

With extensive experience in investment research, analytical analysis, insurance advice, customer relationship management, retirement planning, and superannuation, Bart has meticulously refined his financial acumen. At OakView Financial, he chairs the Investment and Compliance committee, where his vast industry experience ensures that all clients benefit from a robust investment strategy designed to surpass their financial objectives.

Bart's commitment extends beyond his immediate professional duties; he is passionate about nurturing the next generation of financial advisers. Through mentoring and education, he sets an exemplary standard of continuous learning and professional development, encouraging emerging advisers to excel and innovate within the industry.

As a founding director of OakView Financial, Bart envisions establishing the firm as the epitome of trust and transparency in Australia's financial planning sector. His ambition is to offer unparalleled service that assists Australians in navigating their financial journeys, ultimately achieving their financial and retirement aspirations. Bart's leadership, expertise, and vision not only contribute to the growth of OakView Financial but also significantly impact the broader financial planning industry, steering it towards a future marked by integrity, innovation, and client-centered success.

Meet Our Experienced Team



DANA TAYLOR

Financial Adviser
(AR: 130 4394)

Dana, with a robust foundation in commerce backed by a Bachelor's degree and six years of enriching experience in banking and financial planning, has recently achieved a significant milestone in her career. Her journey at OakView Financial, driven by her unwavering commitment to assisting clients in realizing their financial aspirations, has now seen her transition from a provisional adviser to a fully qualified financial adviser. Having completed her professional year with distinction, Dana is now licensed to offer comprehensive financial advice independently. Her approach to financial planning is both holistic and customized, underlining the importance of fostering deep, trust-filled relationships with her clients.

Beyond her professional endeavours, Dana's world is filled with the joy of personal interests and family life. She has a deep-seated love for reading, a passion that allows her to unwind and continuously learn. Spending quality time with her children and husband is the cornerstone of her life outside work. Together, they enjoy outdoor adventures, echoing Dana's personal love for the serenity found in paddle boarding. This blend of professional dedication and a fulfilling personal life encapsulates Dana's journey, illustrating her as a well-rounded individual whose life is as rich and diverse as her expertise in finance.



VERONIKA GLOVER

Financial Adviser
(AR: 130 8959)

Originally from Sweden, Veronika embarked on her journey at 19 to improve her English and escape the cold winters. Her career began in event management and wedding planning, where she developed strong organizational and interpersonal skills. However, her passion for making a positive impact led her to transition into the financial industry.

Veronika brings a wealth of expertise to her role. With a double degree in International Business and Event Management, as well as a postgraduate diploma in Financial Planning, she is passionate about helping clients achieve their financial goals. Veronika is excited to offer personalized advice and take on new challenges in her career.

Beyond her professional aspirations, Veronika is deeply committed to building strong relationships with her clients. She also enjoys traveling, outdoor activities, and staying fit, all of which reflect her energetic and motivated personality. Her dedication to both her career and personal interests highlights her well-rounded approach to life and work, underscoring her versatility and commitment.

Meet Our Experienced Team



PRUDENCE BENSON

Chief of Staff

Prudence is a seasoned Office Manager and Trainer within the financial services sector, boasting a decade of leadership experience, including six years in finance. She's established a stellar reputation for refining office efficiency, boosting productivity, and enhancing operational workflow. Her expertise extends into operations management, quality assurance, and compliance, where she has adeptly managed complex projects, led teams, and ensured adherence to regulatory standards.

Outside her professional realm, Prudence is a devoted mother to four children and is currently enriching her skill set by studying psychology. This unique combination of personal and academic pursuits has sharpened her communication skills, deepened her understanding of human behavior, and strengthened her ability to inspire and motivate others towards their objectives.

Driven by a belief in the power of continuous learning and personal growth, Prudence is passionate about empowering others to excel. Her commitment to excellence, coupled with a meticulous attention to detail, ensures she consistently achieves superior outcomes, making her a valuable asset to any office setting.



CONNOR BENNETT

Operations Manager

Connor's career spans mining and finance, showcasing his versatility and thirst for new endeavors. Starting in a FIFO administration role in mining, he quickly advanced to manage significant contracts and projects. After four years, seeking stability, Connor transitioned to financial planning, driven by a keen desire to learn and face fresh challenges.

His close work with advisers led to a swift move into an advisory role after completing necessary studies. Connor excelled in solving clients' financial issues, focusing on their goals and fostering strong relationships to ensure comprehensive support.

At OakView Financial, Connor leverages his dual expertise in administration and advice, providing training and insights to both administrators and advisers. His dedication to mentoring and enhancing the OakView team's performance underscores his commitment to delivering top-tier service to clients. Connor's journey reflects his adaptability, dedication to continuous improvement, and the high standards he sets in the financial planning sector.

About OakViewFinancial

OakView Financial is a specialist financial services licensee operating under our own AFSL with offices in South-East Queensland. The OakView Financial Responsible Managers have combined experience of 10 years in the financial services industry, including the areas of financial planning, risk insurance, superannuation and wealth management.

As the Licensee, OakView Financial manages financial advisers operating as accredited Authorised Representatives of OakView Financial. Under this arrangement OakView Financial provides client engagement services, training, licensing, investment advice and support services. This includes best practice tools and resources.

OakView Financial does not provide legal advice and we do not make any representations about the current or future value of any investment that you invest in through us. You should always rely upon your own enquiries.

Before seeking our financial product advice, you probably have a number of questions you would like to ask about us. To assist with this we are required, prior to the provision of any financial product advice, to provide you with this FSG. We recommend that you read it as it includes answers to some questions you might have.



What types of financial advice can OakView Financial provide?

OakView Financial can provide you with financial product advice through talking to our accredited Employees or Authorised Representatives, together referred to as our Financial Advisers.

Personal advice only is provided which takes into account your personal objectives, goals, financial situation and needs. Under this advice you are entitled to receive a Statement of Advice (SoA). This document is tailored to each client, specific to their goals and needs.

Our Financial Advisers have satisfied at least the minimum ASIC requirements for providing financial planning services. OakView Financial will be responsible to you for any financial product advice services that your Financial Adviser provides. OakView Financial does not guarantee the performance of any investment product, nor is OakView Financial liable in any way for shortfall or loss of any kind, except to the extent required by law.

What financial products and services can OakView Financial provide?

OakView Financial is authorised to provide financial product advice to retail clients, and deal in financial products for retail clients by applying for, acquiring, varying or disposing of a financial product on behalf of another person, in respect of the following product classes:

- Deposit and payment products
 - Basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Interests in Managed Investment Schemes
 - including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation

We will only recommend a financial product to you after considering its suitability for your individual needs, objectives and financial situation. The products we recommend are selected from our approved list of products (Approved Product List or APL) that have been researched by external experts. In addition, your Adviser is able to offer you an on-going monitoring and review service for your superannuation or investment portfolio or personal insurance program.



What happens when you get OakView Financial advice?

The OakView Financial client process for providing financial product advice is conducted in accordance with the *Corporations Act 2001* and the conditions set out under our AFSL. Generally our process will include the following steps:

INITIAL CLIENT CONTACT

During this initial contact we will outline our services, discuss your expectations and help to identify your needs and goals so we can agree the type and degree of financial product advice that is appropriate in your circumstances. At this stage our fee for service structure will be provided and agreed between us before proceeding further.

FACT FIND AND INVESTOR PROFILE

We will gather all the relevant information including your goals, needs and objectives. We will also help determine your risk appetite using our Investor Profile questionnaire. If after our initial evaluation of your needs we believe we cannot provide the required advice, we will advise you in writing.

CLIENT ADVICE PRESENTATION

Once the appropriate strategy (or strategies) for you has been formulated in accordance with your requirements, this will be presented in a SoA and discussed with you. Changes can be made if required. In the event that under the agreed strategy we make a recommendation to acquire a financial product we must also provide you with a Product Disclosure Statement (PDS) containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

CLIENT CONSENT TO PROCEED

Once you are comfortable with a recommended course of action, you will provide your formal consent enabling us to proceed to implement them.

KEEPING YOU ON TRACK

Recognising that your personal situation may change over time we can provide regular reviews (at a minimum annually) to ensure our advice continues to meet your needs and objectives. If you enter into an ongoing fee arrangement for this purpose we must provide you with a Fee Disclosure Statement (FDS) that sets out the agreed services under that arrangement. At least once every year we must provide you with a renewal opt-in form in respect of continuing these ongoing fee arrangements.

Further questions you might have are:

DO I GET DETAILED INFORMATION ABOUT THE FINANCIAL AND OTHER BENEFITS MY ADVISER GETS FROM MAKING THE RECOMMENDATIONS?

Yes, the SoA will provide details of any remuneration to be received by OakView Financial as a result of the recommendation (including referral fees) as well as the final fees payable by you the client. The SoA will also make reference to any potential Conflicts of Interest that you need to be aware of when deciding whether to rely on our advice. Finally the SoA will outline any risks associated with implementing the recommendations, which our Adviser will further explain to you. Further details of fees, commissions and benefits are in the next section.

WILL YOU GIVE ME ADVICE THAT IS SUITABLE TO MY NEEDS, OBJECTIVES AND FINANCIAL CIRCUMSTANCES?

Yes, however, to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial product to you. You have the right not to divulge this information to us, if you do not wish to do so. In this case we may not be able to provide you with personal advice. We are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

WHAT SHOULD I KNOW ABOUT ANY RISKS OF THE INVESTMENTS OR INVESTMENT STRATEGIES RECOMMENDED TO ME?

We will explain to you any significant risks of investments and strategies that we recommend. If we do not do so, you should ask us for further clarification.

WHAT INFORMATION DO YOU RETAIN IN MY FILE AND CAN I EXAMINE MY FILE?

We maintain a record of your personal profile that includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you. If you wish to examine your file, you should ask us and we will make arrangements for you to do so.

CAN I TELL YOU HOW I WISH TO INSTRUCT YOU?

Yes, you may specify how you would like to give us instructions. Our preferred method of communication is via the phone. In all cases we must receive a written confirmation of these instructions. We have in place a secure digital signature process via email to secure these written authorisations.



What will you pay for our financial advice?

FEE FOR SERVICE

As noted above, OakView Financial may charge fees for providing personal advice, on a fee for service basis, including a SoA preparation fee. Your Adviser will be able to tell you the cost of any such fee and this may depend on the complexity and the time spent. This fee for service will be outlined in either a letter of engagement, where your Adviser provides you with a written quote, or through the provision of the SoA. Fees are capped at a maximum of \$6,600 upfront and \$9,900 ongoing.

Other fees and charges may be payable by you to the product provider depending on the recommendations in the SoA. These fees might include administration fees, establishment fees and/or Management Expense Ratio (MER) or Indirect Cost Ratio (ICR) charges that are calculated by the product provider and will be outlined in their PDS or other documents provided to you.

What other remuneration may be paid to OakView Financial?

INITIAL AND ONGOING COMMISSIONS FOR INSURANCE

If you take up an insurance product as a result of our advice and recommendations, we can receive from the product provider commission payments calculated as follows:

- From 1 January 2020, upfront commissions are capped at 66%.
- Ongoing commission is capped at 22% for advice where an upfront insurance commission is paid.

For example, on an insurance premium of \$1,000 paying 66% initial commission and 22% ongoing commission, the initial commission would be \$660 and the ongoing commission would be \$220 per annum.

REFERRAL ARRANGEMENTS

Should you be referred to OakView Financial by a third party, the third party may receive a fee or other benefit for the referral. This fee comes out of the fees received by OakView Financial and does not represent an additional cost to you. OakView Financial have ongoing commercial arrangements with a number of marketing businesses for referring clients to OakView Financial.

ALTERNATIVE REMUNERATION

In accordance with industry requirements, and as outlined in the Financial Services Council/ Financial Planning Association of Australia Industry Code of Practice on Alternative Forms of Remuneration in the wealth management industry, OakView Financial and your Adviser each maintain an Alternative Remuneration register that contains information about any alternative forms of payments or benefits over a specified dollar amount that may be received. If you wish to inspect the Alternative Remuneration register or ask any questions about this, please ask your Adviser.

What other remuneration may be paid to OakView Financial?

OakView Financial confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity (PI) insurance in accordance with its obligations as the holder of an AFSL. OakView Financials insurance arrangements cover claims relating to the services and products it offers to retail clients and the conduct of current and former OakView Financial Advisers, where OakView Financial is responsible for their conduct at the time of the relevant conduct. These compensation arrangements meet the requirements specified by the *Corporations Act 2001*.



How is your personal information dealt with?

Your privacy is important to us. In general, we collect and verify information about you to manage our relationship with you, to ensure that we provide the products and services most appropriate to your needs and to make certain that we comply with our legal obligations.

The information required to be collected and verified by us depends on who you are and the nature of the service to be provided by us. If you fail to provide us with the required information, or if you provide us with incomplete or inaccurate information we may not be able to provide you with the products or services you are seeking within the time periods contemplated.

Information acquired by us in the course of providing our services may be provided to external service providers, including fund and platform managers and trustees, taxation and legal advisers and information technology consultants. Otherwise your personal information will not be disclosed unless the law requires us, e.g. *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, or you ask us to disclose it to a third party, e.g. your tax adviser.

If you think any of the details that we hold are wrong or out of date, contact us and we will correct the details. You can always access the personal information held about you by contacting us on **1300 160 796**.

Complying with telephone call Regulatory Guide.

MEETINGS AND TELEPHONE CALLS WITH CLIENTS.

OakView Financial's clients are all across Australia and we conduct the majority of our meetings over the phone with clients. Due to this OakView Financial have policies in place to ensure that we continually meet the regulatory requirements enforced by the Australian Security & Investments Commission (ASIC). RG 38 protects general consumers to ensure that they are protected from un-lawful hawking. OakView Financial always ensures that the best interests of our clients not only in our recommendations, but also when we contact them. If you do not wish to be called at certain times, please inform us and we will happily meet your needs.



What should you do if you have a complaint?

We are committed to providing quality advice to our clients. This commitment extends to providing accessible complaint resolution mechanisms for our clients. If you have a complaint about any of our advice, you should take the following steps:

CONTACT YOUR OAKVIEW FINANCIAL ADVISER

In the first instance please contact the OakView Financial Adviser who provided you with the particular service and advice, and tell them about your complaint and they will try to resolve your complaint quickly and fairly.

INTERNAL DISPUTE RESOLUTION

If you have raised your concern with an OakView Financial Adviser, and the matter has not been resolved to your satisfaction, our Compliance Department can assist. There are three ways you can lodge your complaint:

Phone: 1300 160 796
Email: compliance@oakviewfinancial.com.au
Mail: Compliance Manager
OakView Financial Pty Ltd
PO Box 10411, Southport BC, QLD, 4215

Once you have contacted OakView Financial we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within five business days. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an up-date on our progress. Should it take longer than 45 days, we will contact you in writing to provide an

explanation of the reason for the delay, advise you of your right to complaint to an external dispute resolution scheme (see further details below).

EXTERNAL DISPUTE RESOLUTION

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA).

Contact details are:

Phone: 1800 931678

Email: info@acfa.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Web: www.afca.org.au

How to contact OakView Financial?

Please contact your Adviser in the first instance if you have any questions about this FSG or the advice we provided. This FSG should be retained by you in a safe place for future reference. Alternatively you can contact OakView Financial directly at:

Phone: 1300 160 796

Email: compliance@oakviewfinancial.com.au

Mail: Compliance Manager OakView Financial Pty Ltd
PO Box 10411, Southport BC, QLD, 4215

Your Advisers

The following individuals are authorised by OakView Financial to provide personal advice through OakView Financial Pty Ltd:

Bartholomew (Bart) Ryan

ASIC Adviser Number: 1251842

Severiano (Sevy) Zatta

ASIC Adviser Number: 1259315

Dana Taylor

ASIC Adviser Number: 1304394

Veronika Glover

ASIC Adviser Number: 1308959

Kyle Giddings (Provisional)

ASIC Adviser Number: 1311433

Referrals

You do not have to consult any professional that I may refer you to. You may want to consult a professional you have an existing relationship with, or choose another. The professional you choose to consult is responsible for the advice they provide to you. OakView Financial and I may receive a fee or other benefit as a result of that referral. We may also receive a referral fee or other benefit from the business that is transacted on your behalf.

Financial services and product types your Adviser can provide

All OakView Financial Authorised Representatives (Advisers) are authorised to provide personal financial advice and transact on your behalf (dealing) in relation to the following types of financial products:

- Deposit and payment products
 - Basic Deposit Products
- Government Debentures, Stocks or Bonds
- Life Products
 - Investment Life Insurance Products
 - Life Risk Insurance Products
- Interests in Managed Investment Schemes
 - including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation

Fees and other costs that may apply

Outlined below are the types of payments that you may be charged. Before we provide you with any advice, I will discuss these options with you. In all cases, details of payments required for the services provided will be given to you at the time of any personal financial advice. These amounts will be documented in your SoA.

ADVICE FEES

The initial and ongoing advice fees are fees that you and we agree on the onboarding and initial research, and for the ongoing advice and service that we will provide. Some products (superannuation funds) offer the option to deduct the advice fees from your funds on a one-off initial and on a periodic basis. OakView Financial charge an ongoing fee of 1.65% capped once your total funds under management reach \$600,000.

COMMISSIONS

OakView Financial may receive initial and ongoing commission payments when you commence an insurance policy recommended by us. Commission payments are based on a percentage of the insurance premiums you pay. They are not paid directly by you and are deducted from the insurance premium by the product provider and paid to OakView Financial. The initial commission that OakView Financial may receive is up to 66% and the ongoing commission is up to 22% per annum of the annual premium paid.

What do I get paid As your Adviser

All fees are payable to OakView Financial. All OakView Financial in-house Advisers are employees of OakView Financial and receive a salary rather than receiving compensation directly from any revenue generated by their advice to you.

Any Corporate Authorised Representatives (CARs) under OakView Financial's AFSL are charged a flat licensing fee per annum for the services OakView Financial provide to them. On this basis, any remuneration (fees and commissions) generated by CAR businesses will be passed from OakView Financial to their businesses up to 100% of the revenue received.





Confirmation of receipt

Please sign this document as confirmation that you have received the current version of our Financial Services Guide:

Client signature

Date