OakView | Financial

OAKVIEW SERVICES
GUIDE

ABN 89 629 420 391

Suite 201/1 Short Street, Southport, QLD, 4215

PO Box 10411, Southport BC, QLD, 4215

V1 September 2025

A trusted partner of the OVA strategic alliance

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ABOUT OAKVIEW FINANCIAL

OakView Financial is a specialist financial services licensee operating under our own Australian Financial Services Licence (AFSL), with offices located across South-East Queensland. Our team of financial advisers brings together a combined 40+ years of experience in the financial services industry, spanning key areas such as personal insurance, superannuation advice, retirement planning, debt management, and wealth protection.

As the Licensee, OakView Financial supports a network of financial advisers who operate as accredited Authorised Representatives of our firm. We provide these professionals with a comprehensive range of services, including client engagement support, ongoing training, licensing, investment advice, and access to best-practice tools and resources. Our aim is to equip advisers with the tools they need to deliver high-quality, compliant, and client-focused financial advice.

It's important to note that OakView Financial does not provide legal advice, nor do we make representations about the current or future value of any investments made through us. We encourage all clients to undertake their own due diligence and make informed decisions based on personal research and professional guidance.

Before receiving any financial product advice from us, you may have a few questions about our services, structure, and approach. To help answer these, we are required to provide you with a Financial Services Guide (FSG) prior to offering any advice. This guide contains important information about our services, your rights as a client, and what you can expect from working with us.

At OakView Financial, we are committed to building lasting relationships based on trust, transparency, and results. We understand that every client's financial journey is different. That's why our financial planners are here to support you every step of the way with tailored strategies designed to help you reach your personal goals.

OakView Financial

VISION STATEMENT

To be the most trusted financial planning firm in Australia

CORE MISSION

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

CORE VALUES

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

OAKVIEW WEALTH CYCLE

OUR PROCESS

SEEDING
- Retire in Style
- Generational Wealth
- Reap the Rewards

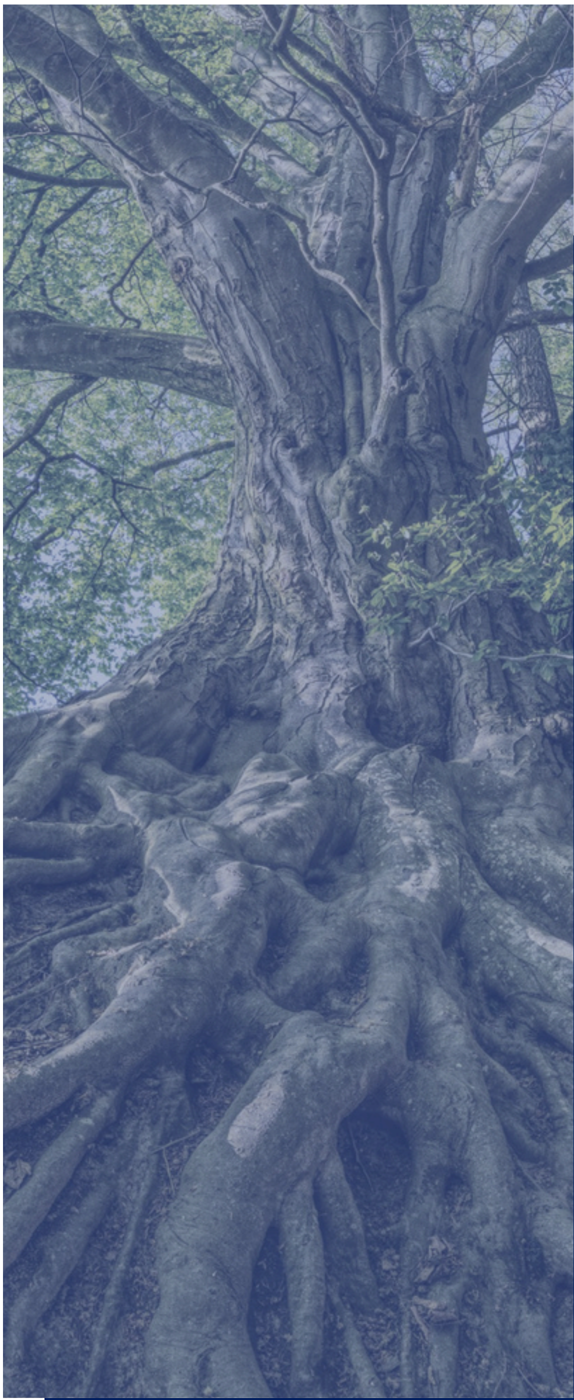
BLOOMING
- Transition to Retirement (TTR)
- Trust Structures
- Self-managed Super Funds
- Social Security Strategies

BRANCHING OUT
- Leveraging and Gearing
- Deductable Debt
- Investments (Property & Shares)
- LVR

TRUNK
- Cashflow and Budgeting
- Family Home (PPR)
- Debt Reduction
- Estate Planning

ROOTS
- Superannuation
- Insurances
- Accounting & Taxation

SEEDLING
- No Growth Plan
- No Strategy
- No Direction



MEET OUR EXPERIENCED TEAM

OUR STORY

OakView Financial was founded in 2018 with a clear and simple mission: to make quality financial advice accessible, transparent, and tailored to the lives of everyday Australians. But our roots go back further, to when Bart and Sevy first met as colleagues.

Years of working side by side revealed more than professional respect. They discovered shared values and a common vision for what financial advice should be. Through countless conversations about what was right and what was wrong in the industry, a shared desire emerged: to create something better. Something that put people before profits and long-term relationships before short-term wins.

So they took a leap.

Like many great Australian businesses, OakView Financial started small, around a kitchen table in Bart's living room. That was where ideas turned into action. Soon after, they opened the first office in Southport, Queensland, laying the foundations for what has grown into a national advisory firm known for integrity, independence, and heart.

While OakView Financial was co-founded by Bart and Sevy, the real strength of our business lies in our people. At OakView Financial, financial planning is not just about numbers. It is about lives, goals, and the trust our clients place in us.

Our advisers, client service officers, and specialists bring decades of combined experience and a shared passion for making finance feel human. We know that no two clients are the same, which is why our approach is always personal. It is grounded in genuine conversations, tailored strategies, and advice designed to help you reach your goals, not ours.

Bart and Sevy remain deeply involved in OakView Financial, but they will be the first to say our story is about the entire team. From the outset, they built a group that shared their client-first mindset and long-term vision.

That commitment led OakView Financial to secure its own Australian Financial Services Licence (AFSL), ensuring our decisions are always shaped by what is best for our clients.

Today, every adviser, paraplanner, and client services officer helps carry forward our mission to raise the standard of financial advice in Australia, one relationship at a time. Together, we are proud to stand for advice that is transparent, and truly built around people.

MEET OUR EXPERIENCED TEAM

SEVERIANO ZATTA

Founding Director, Chief Executive Officer (CEO), Responsible Manager (RM) (AR 125 9315)

Graduate Diploma of Financial Planning (GradDipFinPlan)

Bachelor of Business (BBus)

Diploma of Financial Planning (DFP)

Advice Practitioner of the Financial Advice Association Australia (FAAA)

Severiano Zatta, known professionally as Sevy, is an accomplished executive and recognised leader in Australia's financial services industry. As Founding Director, Chief Executive Officer (CEO), and Responsible Manager (RM) of OakView Financial, Sevy has been instrumental in establishing and maintaining the firm's high compliance and operational standards under its Australian Financial Services Licence (AFSL 513068), granted by the Australian Securities and Investments Commission (ASIC). Together with Co-Director Bartholomew Ryan, he has shaped OakView Financial into a trusted, values-driven advisory business that prioritises transparency, integrity, and client outcomes.

Sevy possesses a robust academic background, holding a Graduate Diploma of Financial Planning, Bachelor of Business, and Diploma of Financial Planning. He has successfully met the professional and ethical benchmarks set by the Financial Adviser Standards and Ethics Authority (FASEA) and is a credentialed Advice Practitioner of the Financial Advice Association Australia (FAAA). These qualifications reflect a career-long commitment to upholding the highest standards of fiduciary responsibility and regulatory excellence.

Sevy's international career spanning global institutions in London to senior roles within boutique advisory firms in Australia, has shaped his deep expertise in wealth management and strategic financial planning. Renowned for his client-centric approach, he delivers tailored, holistic solutions built on lasting relationships and a forward-thinking mindset.

A strategic thinker with an entrepreneurial edge, Sevy actively pursues growth across industries. He has raised private equity, collaborated on app development projects, and contributed to the structuring and funding of private ventures. His ability to align capital, compliance, and commercial vision positions him as a valuable force in both financial services and the start-up ecosystem.

Sevy's professional philosophy is rooted in empowering clients through clarity, education, and ethical advice. This commitment inspired the co-founding of OVA (OakView Australia) with Bartholomew Ryan, a collaborative network of professionals across financial, legal, mortgage broking, and accounting fields. OVA delivers integrated, multidisciplinary strategies to enhance clients' overall financial wellbeing.

Beyond his work in financial services, Sevy is a passionate advocate for environmental responsibility. As co-founder of a not-for-profit focused on marine conservation, he leads initiatives to reduce plastic pollution and promote carbon offset programs, underscoring his commitment to ethical stewardship in all areas of life.

Through technical acumen, principled leadership, and unwavering dedication to client service, Severiano Zatta continues to set a benchmark for excellence in financial advice and ethical enterprise.

MEET OUR EXPERIENCED TEAM

BARTHOLOMEW RYAN

Managing Director (MD), Chief Investment Officer (CIO), Responsible Manager (RM) (AR 125 1842)

Bachelor Degree in Commerce Majoring in Financial Planning B.Comm (FinPlan)

Advice Practitioner of the Financial Advice Association Australia (FAAA)

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 specialised 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

PRUDENCE BENSON

Chief of Staff

12 years experience in Management, Leadership, Process Development and Training, 8 years within finance industry

Prudence is an accomplished Manager and experienced Trainer in financial services with over 12 years of experience, 8 years within the financial services sector. Her career spans leadership, training, compliance, people, organisational culture and development. These qualities combined make her a trusted advisor to executive teams and a catalyst for cross-functional alignment.

As Chief of Staff Prudence's expertise in training, management, quality assurance, people, culture and compliance has been instrumental in optimising office processes and streamlining operations. She has successfully managed complex projects, overseen diverse teams, and ensured adherence to regulatory requirements, demonstrating her capability to navigate the multifaceted challenges of the financial industry.

Beyond her professional achievements, Prudence is a dedicated mother of four, who enjoys training at the gym preparing her to participate in intense obstacle course events like Raw Challenge and Spartan, which she encourages the OakView team members and anyone else she can to join!

Her personal experiences have honed her ability to communicate effectively, connect with individuals, and motivate teams to achieve their goals. She is committed to fostering a culture of continuous learning and growth, with a passion for helping her team succeed.

Prudence consistently delivers high-quality results and drives success in any organisational environment. Her leadership style is characterised by empathy, strategic insight, and a relentless focus on the client experience.

CONNOR BENNETT

Head of Business Operations

MBA (Data-Driven Leadership), Diploma of Financial Planning (DFP)

Connor brings a wealth of experience from both the mining and financial sectors to his role as Head of Business Operations at OakView Financial. He began his career in the mining industry as a FIFO (Fly-In Fly-Out) Administration Officer, where his exceptional efficiency and meticulous attention to detail quickly earned him expanded responsibilities in contract and project management. Over four years, Connor played a pivotal role in assisting project managers with multi-million-dollar projects, showcasing his adaptability and leadership potential.

Seeking a more stable and community-focused career, Connor transitioned into the financial planning industry. He started at a financial planning firm as a Client Services Officer, where his dedication and proficiency led to considerations for a training role. However, recognising the significant impact he could have on clients' financial well-being, Connor chose to pursue the path of a Financial Planner.

With seven years of experience in the financial services industry, Connor has advanced his professional development by earning a Master of Business Administration (MBA) with a specialisation in Data-Driven Leadership. This advanced qualification, combined with his Diploma of Financial Planning (DFP) and extensive industry knowledge, equips him with the skills to lead and manage an organisation's data resources and innovation capabilities.

Outside the office, Connor is an avid outdoor enthusiast. He finds joy in riding motorbikes, playing golf, and camping, often preferring the serenity of the outdoors over indoor settings. This passion for nature not only provides balance in his life but also fuels his innovative thinking and leadership approach.

MEET OUR EXPERIENCED TEAM

LARISSA COERT

Head of Financial Advice (AR 127 0730)

Graduate Diploma of Financial Planning (GradDipFinPlan), Bachelor of Business (BBus), Diploma of Financial Planning (DFP)

Larissa began her career in the financial services industry in 2017, following several years of running her own businesses. Since then, she has gained extensive experience across a range of roles, from administration officer through to financial adviser.

She has developed a strong focus on working with clients facing significant life challenges, including those navigating insurance claims, financial hardship, or other vulnerable circumstances. Her empathetic approach and practical expertise make her a trusted guide during difficult times.

Since joining OakView Financial, Larissa has served as Head of Advice, leading the advice team and overseeing the delivery of high-quality, client-focused financial strategies. She mentors advisers, ensures compliance, and drives continual improvement in advice processes. Passionate about fostering a supportive, values-driven culture, Larissa empowers her team and clients to achieve financial clarity and confidence.

Larissa holds a Bachelor of Business, a Diploma of Financial Advice, and a Graduate Diploma of Financial Advice. She is currently furthering her education by undertaking a Master's in Financial Advice.

Outside of work, Larissa is a devoted mother of three who enjoys an active lifestyle. She shares her home with two lively dogs, loves camping, practices taekwondo with her kids, and maintains a strong commitment to fitness, training six days a week and competing in endurance events like Spartan and Raw Challenge.

TOMISLAV VUKOVIC

Senior Adviser (AR 127 3105)

***Diploma of Financial Planning (DFP)
Graduate Diploma of Financial Planning (GradDipFinPlan)***

Tommy has been in the financial advice industry for 11 years, working with everyday Australians to help them feel more in control of their money and to make more confident financial decisions for their future.

Tommy started out behind the scenes supporting Advisers, learning the nuts and bolts of financial planning from the ground up. From there, he moved into a holistic adviser role and eventually into a training position, where he had the chance to mentor other advisers and help raise the next generation of financial planners and guide them through their professional year traineeships.

At OakView we know everyone's financial journey is different, so Tommy focuses on tailoring advice to suit each client's personality and goals. Most of us were never taught how to manage money, let alone how to build wealth or plan for the future.

He holds a Diploma of Financial Planning, is FASEA certified, a member of the Financial Advice Association Australia (FAAA) and is furthering his study with a post graduate degree, the Graduate Diploma of Financial Planning.

At home Tommy spends time with his wife Lexie and their two boys, Freddie and Felix. They also share a home with a Labrador and two cats, so life's rarely quiet! A big soccer (football) fan and equally enjoys a relaxing night of online gaming.

Working with Tommy, you'll find that he not only provides tailored, realistic advice, but he prides himself on keeping things simple and clear.

MEET OUR EXPERIENCED TEAM

DANA TAYLOR

Financial Adviser (AR 130 4394)

Bachelor Degree in Commerce Majoring in Financial Planning, B.Comm(FinPlan), Advanced Diploma of Financial Planning (AdvDipFP), Diploma of Financial Planning (DFP)

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 realising 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 customised, 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 and green tea, 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)

Graduate Diploma of Financial Planning (GradDipFinPlan), Bachelor of International Business, Majoring in International Business, BBus(IntlBus), Bachelor of Business, Majoring in Event Management BBus (EventMgt)

Originally from Sweden, Veronika moved to Australia at the age of 19 to escape the cold. Veronika brings a wealth of experience from her diverse background in events management, international business, and finance, where she developed strong organisational and interpersonal skills. These have assisted her in evolving into a successful financial adviser with strong, well-rounded knowledge and skills needed to help her clients.

Veronika holds a double degree in International Business and Event Management, as well as a postgraduate diploma in Financial Planning.

Throughout her career, Veronika has worked with a diverse group of clients, from young professionals saving for the future to retirees seeking financial security. Her holistic approach to financial planning considers not only the numbers, but also each client's personal goals, values, and aspirations. By understanding her clients' unique needs, Veronika creates tailored financial plans that help them achieve peace of mind and long-term financial success.

Beyond her professional aspirations, Veronika enjoys traveling, being outdoors, and staying active, all of which reflect her energetic and approachable personality. Her dedication to both her career and personal interests highlights her approach to life and work, underscoring her versatility and commitment.

MEET OUR EXPERIENCED TEAM

KHYL GIDDINGS

Financial Adviser (AR 131 1433)

Bachelor Degree in Commerce, Majoring in Financial Planning, B.Comm(FinPlan), Bachelor of International Business, BBus(IntlBus)

At OakView Financial, we believe great financial advice starts with genuine connection and understanding, and Khyl brings both in abundance. With a calm, thoughtful approach and a strong foundation in both technical knowledge and client care, Khyl is an integral part of our team.

Khyl began his journey with OakView Financial as a Client Services Officer, where he developed a deep understanding of the day-to-day experience of our clients. His dedication and passion for helping others led him to progress into a Provisional Financial Adviser role, a transition that reflects both his capability and his commitment to growing with our clients.

Khyl holds a Bachelor of International Business and a Bachelor of Commerce, majoring in Financial Planning, and has successfully passed the FASEA exam. He works with individuals, couples, and families to create personalised, holistic strategies designed around their long-term goals and values. Whether navigating big life changes or fine-tuning financial plans, Khyl offers clear, thoughtful advice you can trust.

Outside of work, Khyl finds balance and inspiration through adventure and the outdoors. He enjoys rock climbing for its physical and mental challenge, riding motorcycles to explore new places, and spending weekends at the beach or in the hinterland to recharge.

Clients who work with Khyl describe him as approachable, reliable, and genuinely invested in their success. He's not just here to provide advice, he's here to walk alongside you, helping you make confident financial decisions and build a future you feel good about.

EMILIE GRIEVE

Provisional Financial Adviser

Graduate Diploma of Financial Planning (GradDipFinPlan), Bachelor Degree in Business, Majoring in Entrepreneurship BBus (Entr)

Emilie is a provisional financial adviser at OakView Financial with a strong foundation in client care and a passion for helping people feel confident in their financial future. Holding a Bachelor of Business (Entrepreneurship) and a Graduate Diploma of Financial Planning, Emilie brings both practical insight and strategic knowledge to her role.

Emilie began her career at OakView Financial as a Client Service Officer within the Implementation team, where she gained first-hand experience in executing tailored financial advice and supporting clients through the early stages of their advice journey. She later transitioned into Case Management, a role that deepened her skills in navigating complex client scenarios with empathy, patience, and attention to detail.

Her ability to support clients through both the technical and emotional aspects of financial planning is what sets her apart. Emilie is committed to ensuring clients feel guided, informed, and secure every step of the way, especially during times of uncertainty.

Currently expanding her expertise into paraplanning, Emilie has worked across multiple facets of the advice process to become a well-rounded and trusted future adviser. She is particularly passionate about simplifying the complex and building strong, respectful relationships with every client.

Outside of work, Emilie also holds a Bachelor of Design (Graphic Design) and maintains a disciplined routine that supports her focus and clarity, starting her day with reformer Pilates, iced matcha, and a beach walk to stay energised, grounded, and ready to bring her best to clients.

MEET OUR EXPERIENCED TEAM

AMY FARROW

Head of Administration

Diploma of Business (DipBus)

As Head of Administration, Amy brings a collaborative and people-focused approach to the workplace, working closely with all team members to foster a supportive and positive environment. With a strong commitment to organisation and client satisfaction, Amy ensures that internal processes run smoothly and that every client experience is seamless and professional.

Amy started at OakView Financial in 2023, she was hired in a receptionist position where it was very quickly identified that she had been put in a position that did not match her skillset. With a Diploma in Business and several years of leadership behind her, she showed us how adaptable she was by transferring that knowledge to this role. Her intelligence and magnetic demeanour drew the team to her as a pillar of support making her progression to Head of Administration as quick and efficient as she herself is.

Amy plays a key role in enhancing both team dynamics and operational efficiency. Whether supporting staff, managing administrative systems, or assisting clients, Amy is dedicated to maintaining high standards and building strong relationships with both her team and our clients.

Outside of work, Amy enjoys baking and reading, two hobbies that reflect both creativity and a love for detail.

SARAH GALLOVICH

Marketing Officer

Bachelor of Business Majoring in Marketing, BBus (Mktg), Certificate IV, Certificate III Business Administration (Legal)

Sarah brings a strategic and people-focused approach to her role as Marketing Officer at OakView Financial, underpinned by a diverse background across the marketing, property, legal, and construction industries. Now working in the financial services sector, she blends creativity with a commercial mindset to connect audiences and drive brand growth.

She began her professional career as a Legal Assistant while completing a Certificate III in Business Administration, before pursuing a Bachelor of Business majoring in Marketing at the University of Western Sydney. This transition allowed her to channel her passion for communication and strategy into delivering impactful, cross-industry campaigns.

At OakView Financial, Sarah plays a key role in shaping and executing data-driven marketing initiatives aligned with business goals. Her skill set spans social media, email, digital, and brand marketing. With experience supporting senior executives, she is highly organised and results-oriented, known for her ability to manage projects and refine customer experiences through CRM insights.

Outside of work, Sarah is family-oriented and often travels to New South Wales to visit loved ones. Based on the Gold Coast, she embraces an active lifestyle, enjoying fitness, outdoor activities, and time in the sun, ultimately making the most of the coastal lifestyle she loves.

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 my 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.

HOW TO CONTACT OAKVIEW FINANCIAL?

Please contact your Adviser in the first instance if you have any questions about this service guide or the advice we have provided. This service guide 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: info@oakviewfinancial.com.au

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

REFERRALS

You do not have to consult any professional that we 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 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.

OakView Financial Pty Ltd
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FINANCIAL SERVICES GUIDE (FSG)

01. PURPOSE OF THIS FSG

This guide is provided to help you decide whether to use the financial services we offer. It includes information about:

- The services we are authorised to provide
- How we and your adviser are paid
- Any conflicts of interest
- How to make a complaint

02. WHO WE ARE

OakView Financial Pty Ltd holds an Australian Financial Services Licence (AFSL No. 513068) and is responsible for the financial services provided.

03. LACK OF INDEPENDENCE DISCLOSURE

OakView Financial Pty Ltd is not independent, impartial or unbiased under section 923A of the Corporations Act because we receive commissions from life insurance providers when you purchase policies through us.

As a result, we are restricted from using terms such as “independent”, “unbiased”, or “impartial” to describe our services, unless these commissions are fully rebated to you.

04. SERVICES WE 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.

We provide personal financial product advice on your behalf and can deal in the following products:

- Deposit & 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 products that have been assessed as suitable and appear on our Approved Product List (APL).

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.

You may specify how you would like to give us instructions in relation to the above. Our preferred method of communication is via telephone or email. 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 instructions and/or authorisations.

Simplifying complexities to empower the everyday Australian and ensuring our clients are in a better position, *every time.*

05. HOW WE PROVIDE 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

- Collecting relevant personal and financial information
- Identifying your goals and risk profile

Client Advice Presentation

- Providing a written Statement of Advice (SoA)
- Offering a Product Disclosure Statement (PDS) if product recommendations are made

Client Consent to Proceed

- Implementing the agreed strategy

Keeping You On Track

- Ongoing reviews, if agreed

06. FEES & CHARGES

OakView Financial may charge fees for personal advice on a fee-for-service basis, including SoA preparation. Fees depend on complexity and time spent, and are outlined in a letter of engagement or the SoA.

Capped Fees

- $6,600 upfront
- Our ongoing service fees are based on a tiered structure that applies to your total funds under management (FUM). The fees are calculated as follows:

FUM Tier	Annual Fee (% of FUM)
First $200,000	1.65%
$200,001 to $500,000	1.375%
$500,001 to $1,000,000	1.10%
$1,000,001 to $2,000,000	0.825%

Other product provider fees: administration, establishment, MER, or ICR, disclosed in the provider's PDS.

Initial and Ongoing Commissions for Insurance

If you take up insurance:

- *From 1 January 2020, upfront commissions are capped at 66%*
- *Ongoing commissions are capped at 22%*

Example: On a $1,000 premium, upfront = $660, ongoing = $220 p.a.

Referral Arrangements

If referred by a third party, they may receive a fee or benefit. This is paid from OakView's fees (no extra cost to you). OakView has ongoing commercial referral arrangements with marketing businesses.

Alternative Remuneration

OakView and your Adviser maintain an Alternative Remuneration Register in line with industry codes. This records any payments/benefits above set limits. You may inspect the register or ask your Adviser about it.

Advice Fees

Advice fees are agreed upon for onboarding, research, and ongoing service. Some products allow deduction from funds.

Commissions

OakView may receive commissions when you start insurance we recommend.

- **Initial commission:** up to 66% of premium.
- **Ongoing commission:** up to 22% p.a.

These are paid by the product provider (not you directly) from your premiums.

07. REMUNERATION

- Advisers employed by OakView Financial receive an annual salary
- Corporate Authorised Representatives may retain up to 100% of revenue
- Referral fees may be paid but do not affect your costs
- All benefits and conflicts are disclosed in your SoA

08. PRIVACY & RECORD KEEPING

We keep a record of your personal information and advice given. You may access your file upon request. Privacy is handled in accordance with the law.

09. ASSOCIATIONS OR RELATIONSHIPS

OakView Financial may recommend financial products issued by institutions with which we have commercial relationships.

We may also receive research, administrative or other support services from these providers. However, we do not have any ownership ties with product issuers, nor do we receive volume-based payments or placement fees.

Any such relationships will be disclosed to you in your Statement of Advice (SoA), where relevant.

10. PROFESSIONAL INDEMNITY INSURANCE

OakView Financial maintains Professional Indemnity (PI) insurance that meets our compensation requirements under section 912B of the Corporations Act.

Our PI insurance is underwritten by Lloyd's of London and covers claims relating to the conduct of current and former representatives (including after they have ceased working with us), where OakView Financial is responsible for their advice or actions.

This insurance is designed to protect our clients by ensuring that valid claims can be met, subject to the terms and conditions of the policy.

11. COMPLAINTS HANDLING

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, we recommend following the below process:

- Contact your OakView Financial Adviser
- Contact our Compliance Manager:
  - Phone: 1300 160 796
  - Email: compliance@oakviewfinancial.com.au
  - Mail: 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.

External resolution:

- Australian Financial Complaints Authority (AFCA)
  - Phone: 1800 931 678
  - Web: www.afca.org.au

12. CONTACTING US

- 1300 160 796
- info@oakviewfinancial.com.au
- www.oakviewfinancial.com.au
- Suite 201, 1 Short Street, Southport QLD 4215

A trusted partner of the OVA strategic alliance

A proud collaboration of expertise

AFSL No. 513068 | TAN 258 04713

OakView Financial

QCA.

GOLD COAST WEALTH

Kate Taylor & Associates

Gold Coast Accounting

About OakView Australia

Founded in 2021, OVA (OakView Australia) was established with a clear purpose: to empower everyday Australians in confidently navigating their financial future.

As a strategic alliance of like-minded firms, OVA brings together a suite of services, creating a single integrated access point for financial planning, accounting, and mortgage broking services that are seamless, personalised, and proactive. We serve a diverse clientele, from young professionals building wealth, to business owners managing growth, to retirees seeking stability and security.

With over 150 years of combined experience, OVA is a forward-thinking financial services group dedicated to helping individuals and businesses achieve long-term financial security and success. Our approach is grounded in transparency, integrity, and tailored advice, offering holistic solutions across financial planning, wealth management, mortgage broking, and accounting that align with each client's unique goals, circumstances, and lifestyle.

At OVA, clients benefit from a unified structure that streamlines communication, reduces administrative complexity, and delivers a collaborative, all-in-one service experience, ultimately saving time, minimising risk, and maximising results. Our alliance includes specialists in financial planning, SMSF administration, risk protection, portfolio management, tax consulting, mortgage and lending professionals, and business advisory, each bringing decades of specialised knowledge to the table.

With all partners proudly headquartered in Australia, OVA distinguishes itself through a deeply client-centric ethos. Our team includes licensed financial advisers, CPA-accredited accountants, qualified mortgage brokers, and registered tax agents, ensuring the highest standard of compliance and professionalism.

We believe that every financial journey is different, so our strategies are built around understanding what truly matters to each client, then developing actionable, sustainable plans that evolve with their needs.

Core Ideology

Empowering clients through trust

Core Purpose

Simplifying complexities to empower the everyday Australian and ensuring our clients are in a better position, every time

Core Values

Transparency
Reliability
Understanding
Security
Tailored-solutions

The OVA Way

The OVA client process for providing financial product advice is conducted in accordance with the Corporations Act 2001 and the conditions set out under our professional license held by the group. Generally our process will include the following steps:

INITIAL CLIENT CONTACT

During this initial contact we will outline all services provided to our clients held under the OVA group, discuss your expectations and help identify your needs and goals so that we can agree to the type and degree of financial service, financial product and financial advice that is appropriate to your individual circumstances. Every initial introduction is complementary, where the fee structure for each service will be provided and agreed upon between the client and their professional before proceeding further.

KNOW YOUR CLIENT AND RISK ANALYSIS

From here, we will gather all relevant information including your personal and financial data, goals, needs and objectives. We will also help to determine your appetite to risk through a strategic analysis of tolerance, capacity and time horizon, which will assist you in understanding which services will help achieve your goals. During our initial evaluation of needs, if we cannot provide you with value to your individual circumstances, we will advise you in writing and will not proceed.

CLIENT ADVICE PRESENTATION

Once we have allocated the correct services, to formulate an appropriate strategy (or strategies), in accordance with your goals and objectives, your allocated professional will arrange a suitable time to present their recommendations. Upon presentation of the recommendations, you and your professional will discuss the suitability/relevance of the recommendations made to you. In the event that under the agreed strategy, we make a recommendation in which you do not believe is suitable, you are able to discuss this with your professional and request an alteration to your strategy.

CLIENT CONSENT TO PROCEED

Once you are comfortable with a recommended course of action, you as the client will provide formal consent enabling us to proceed as your qualified agent and implement the recommendations made to you.

KEEPING YOU ON TRACK

Recognising that your personal situation may adjust/alter over time, we will procide regular reviews to ensure that our recommended strategies continue to meet your goals and objectives. If the suitable services enters into an ongoing fee arrangement we will provide you with a suitable fee document. During the review with your professional, you will be provided with the opportunity to proceed with the service and continue your relationship with one of our strategic partners.

Overview of Services

At OVA, we offer a comprehensive suite of services, including financial planning, lending solutions, and accounting. Guided by trust and transparency, our integrated approach ensures clients benefit from a single, reliable point of contact for all their financial needs.

Financial Planning

Through our trusted partnership with OakView Financial, we offer access to comprehensive financial planning services tailored to every stage of life. Whether you're just starting out, building your wealth, or preparing for retirement, OakView Financial provides expert guidance to help you make informed decisions and achieve financial confidence.

Services include strategic advice on superannuation, personal insurance, wealth protection, retirement planning, and debt management. Whether you're saving for your first home, navigating life changes, or planning for a comfortable retirement, these services are designed to support and empower you along the way.

Lending

OVA has collaborated with trusted partners to support individuals across all aspects of lending. Whether you're purchasing your first home, refinancing an existing mortgage, securing a business or car loan, or investing in property, our team can guide you through the process with ease.

With access to a diverse panel of trusted lenders, OVA's partnered brokerages are well-positioned to connect you with the right lending solution tailored to your needs and long-term financial goals.

Accounting (Individuals & Businesses)

Through our trusted accounting partners, we offer a wide range of tailored accounting services for both individuals and businesses. These services include individual tax returns, tax audits, property investment advice, self-managed super fund (SMSF) support, and cryptocurrency tax reporting.

For businesses, OVA's collaborated taxation partners provide expert assistance with business tax returns, PAYG and superannuation lodgements, business activity statements (BAS), bookkeeping, business reporting, virtual CFO services, and strategic business advisory. Whether you're a sole trader or managing a growing enterprise, these services are designed to support your financial obligations and drive long-term success.

FINANCIAL ADVICE FOR THE EVERYDAY AUSTRALIAN.

OakView | Financial

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