

Marlar Pty Ltd trading as Cerulean Wealth Advisers

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.

Who we are

Your financial adviser(s) are Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

Mark Gibbs Authorised Representative No. 258474

Fraser Hastie Authorised Representative No. 1267613

The Financial Services that the above financial adviser(s) offer are provided by Marlar Pty Ltd, ABN 57 267 143 292, trading as Cerulean Wealth Advisers, Authorised Representative (AR) No. 258475.

Cerulean Wealth Advisers specialise in providing advice to Executives, Professionals, Expatriates, Business Owners and Retirees. Our range of services and advice are designed to enhance your financial wellbeing and assist with managing your financial complexity, allowing you to focus on your business, family and/or retirement needs.

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

About us

Mark Gibbs has over 30 years of experience in Financial Services. In 2003 he established his own firm with the aim of empowering people to help them seize financial control and freedom so they could live their lives on their terms.

Mark has a Masters of Management (Financial Planning), Graduate Diploma in Marketing and an Advanced Diploma of Financial Services (Financial Planning).

Fraser Hastie is a Certified Financial Planner (CFP), he also has an Advanced Diploma of Financial Planning, Bachelor of Commerce and Bachelor of Physical Education.

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
- Cashflow Management
- Age Care Planning

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) 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; and
- 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 could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

Schedule of fees

Type of advice	Fee charged
Initial consultation	At our expense
Strategy Advice Paper and Presentation (if applicable)	Our fee for the completion of your Needs Analysis and preparation of your Strategy Paper and/or your Statement of Advice will range from \$2,200 and \$11,000 depending of the level of complexity of your situation and the advice provided. We will inform you of the exact fee payable in writing before proceeding with any work on your behalf.
Advice Preparation & Implementation (fee for advice)	<p>If you elect to pay us a fee for advice the following fees will apply. The fees are based on the time and complexity involved to implement your recommended strategy.</p> <p>The minimum fee charged is \$2,200 while the maximum fee is \$11,000, unless otherwise negotiated. We will inform you of the exact fee payable in writing before proceeding with any work on your behalf.</p>
Ongoing fee for advice & service	If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the complexity of ongoing advice and the services provided. The minimum fee is \$4,400 p.a. up to a maximum of \$55,000 p.a., unless otherwise negotiated. We will inform you of the exact fee payable in writing before proceeding with any work on your behalf.
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 between \$165 and \$330.
Execution only service	Where we provide a financial service to facilitate buying or selling of a specific financial product as instructed by you, an hourly fee of between \$165 and a maximum of \$330 fee may apply.
Stamping fees	Where we receive stamping fees from issuer companies for raising capital or debt on behalf of that company, we will offset this payment against the cost of our advice to you.
Insurance products	<p>We may receive commission for our initial and ongoing services to you. However we will generally off set this payment against the cost of our advice to you or arrange for it to be rebated/offset against your insurance premiums.</p> <p>Initial commission is between 0% and 66% and the ongoing commission is between 0% and 30% of the annual premium and is paid by the insurance product issuer to us.</p>

How I am paid

As a director of Marlar Pty Ltd, Mark Gibbs is entitled to receive director fees or distributions from Marlar Pty Ltd. He 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 his advice is not inappropriately influenced.

Fraser Hastie receives a salary as an employee of Cerulean Wealth Advisers. He may also receive a performance bonus based on criteria including the quality of his advice, his compliance with his ethical and professional obligation, client retention rates and his contribution to the financial performance of Cerulean Wealth Advisers. He 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 his advice is not inappropriately influenced.

Associated & related entities

The table below outlines the associated or related entities we are involved in and the details of any direct or indirect benefit 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 for you to achieve your goals and objectives.

Name of Entity	Nature of association
Weber Bowman Financial Services (ACN 612 593 861)	<p>Mark Gibbs (Marlar Pty Ltd) is a director/shareholder of Weber Bowman Financial Services and has a non-controlling shareholding in the entity as a result Mark Gibbs (Marlar Pty Ltd) may be entitled to receive dividends/distributions and/or income from Weber Bowman Financial Services Pty Ltd.</p> <p>If any recommendations proceed, Weber Bowman will receive 15% of the Initial Fees (net of GST) for the referral of your business to us.</p> <p>In addition, Weber Bowman will also receive 15% of the Ongoing Fees (net of GST) for the referral of your business to us.</p>

Please note that Cerulean Wealth Advisers are not responsible for the advice and services provided by these providers.

Payment of Fees

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

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

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