

Representative Profile version 7

Preparation date 1 July 2025



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 advisor(s) are Representatives of and offer services on behalf of Oreana Financial Services Limited No. 482234.

Michael Bishop
Authorised Representative No. 304871

The Financial Services that the above financial advisor(s) offer are provided by Bishop Group Pty Ltd ACN 129 529 700 (ATF Bishop Family Trust) ABN 72 974 391 820 Authorised Representative (AR) number 327270.

Lorrequer Wealth & Advisory 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 Financial Services has authorised your advisor to provide you with this Financial Services Guide.

Michael has completed a Bachelor of Finance from the University of Adelaide, with Commendations. He has also attained an Advanced Diploma of Financial Services (Financial Planning). Michael has worked in the finance industry since 2003. During this time, Michael became a graduate of the MLC Adviser Scholarship program.

What we do

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

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management

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;

Contact us

For more information on anything you have read in this document or if there is anything else we can help you with, please contact us at:

261 Sturt Street
Adelaide SA 5000
P: (08) 8373 4010
F: (08) 8373 4043

E: mbishop@lorrequer.com.au

Lorrequer Wealth & Advisory

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How we charge for our services

All fees and commissions are excluding 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.

Initial consultation	<p>The minimum fee charged is \$450, with an hourly fee of \$350 to apply thereafter the first hour, charged in 30 min increments.</p> <p>Initial consultation fees may be waived or credited to initial advice services at discretion of Lorrequer Wealth & Advisory</p>
Advice preparation	<p>If you elect to pay us a fee for the preparation of a written Statement of Advice the following fees will apply. The fees will depend on the size of the investment portfolio and the complexity of the advice:</p> <p>The minimum fee charged is \$550 while the maximum fee is uncapped and will be typically quoted as a fixed fee prior to your commitment. Complex advice that contain multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged at rate commensurate with the hours and risk.</p> <p>Advice preparation fees may be paid directly by you via direct debit, cheque, or collected through the product issuer.</p>
Implementation (fee for advice)	<p>If you elect to pay us a fee for implementing our advice and recommendations, the following fees will apply.</p> <p>The fees will depend on the size of the investment portfolio and the complexity of the advice.</p> <p>Implementation fees, if payable, may be a flat dollar fee or percentage fee. The minimum implementation fee is \$220 and the maximum is \$20,000.</p> <p>Implementation fees may be paid directly by you via direct debit, cheque, or collected through the product issuer.</p>
Ongoing fee for service	<p><i>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing service fee is based on the level of service required, the frequency of the review and the complexity of the advice. Where permitted by product provider, we will rebate 100% of investment related commission back to you. We do not retain any investment commissions.</i></p> <p><i>Fees payable for advice will be subject to the following structure:</i></p> <p>Fixed fee Package: Ongoing advice and service fee: \$195/m - \$2,950/m, (depending on the complexity of your situation and advice required)</p> <p>Hybrid Fee Package: Ongoing advice and service fee: \$150/m - \$995/m plus a % of Funds under management (typically 0.4%) (depending on the complexity of your situation and advice required)</p> <p><i>Advice may be a combination of a flat dollar service and percentage based portfolio fee as outlined above.</i></p> <p><i>Ongoing fees may be paid directly by you via direct debit, cheque, or collected through the product issuer.</i></p>
Ad hoc advice	<p>Advice provided on an ad hoc basis will incur an hourly fee of \$350.</p>
Insurance products	<p>For Life Insurance, we may receive commission for our initial and ongoing services to you.</p> <p>Initial commission is between 0% and 66% and the ongoing commission is between 0% and 35% of the annual premium and is paid by the insurance product issuer to us.</p>
Stamping fees	<p>Where we receive stamping fees from issuer companies or brokers for raising capital or debt on behalf of that company, we will not retain any benefit for recommending such an investment and at our discretion will be gifted to charity/not for profit groups (those that qualify under government deductible gift recipient (DGR) status) or given as client gift vouchers at our discretion (i.e. one or the other).</p>

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How I am paid

As a director of Lorrequer Wealth & Advisory, I am entitled to receive director fees or distributions from Lorrequer Wealth & Advisory. I do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which I am part has been designed to ensure that your interests are prioritised, conflicts are minimised and that my advice is not inappropriately influenced.

Our Associations and Relationships

Please refer to the Oreana Financial Services Financial Services Guide to understand our relationship with the Oreana group.

EnSure Life is a specialist risk insurance advisory business. Michael Bishop, Principal of Lorrequer Wealth & Advisory, also serves as the Principal of EnSure Life and is an Authorised Representative of Oreana for both businesses.

Referral Relationships

We may refer you to AIA Health Insurance Pty Ltd. The below summarises the referral fees we may receive from this arrangement:

<i>Name of Entity</i>	<i>Services</i>	<i>Payment received for referral</i>
<i>AIA Health Insurance Pty Ltd</i>	<i>Private Health Insurance</i>	<i>20% initial business commission</i>

We do not receive any payments from referring you to any other businesses, nor do we pay anyone for referring you to us.

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Your financial advisor(s) are Representatives of and offer services on behalf of Oreana Financial Services Limited No. 482234.

Ashleigh Smith
Authorised Representative No. 1300829

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

Ashleigh has a Bachelor of Laws and Bachelor of Commerce (Accounting) from the University of Adelaide. She has also attained a Diploma in Financial Planning and a Graduate Diploma in Financial Planning. Ashleigh has worked in the financial planning industry since 2014.

What we do

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- Life products – Life Risk Insurance
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- Securities; and
- Superannuation;
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Contact us

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E: asmith@lorrequer.com.au

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How I am paid

I receive a salary as an employee of Lorrequer Wealth & Advisory. I may also receive a performance bonus based on criteria including the quality of my advice, my compliance with my ethical and professional obligation, client retention rates and my contribution to the financial performance of Lorrequer Wealth & Advisory. I do not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which I am part has been designed to ensure that your interests are prioritised, conflicts are minimised and that my advice is not inappropriately influenced.

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Eddel Sadri
Authorised Representative No. 1267786

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Eddel has a Bachelor of Finance from the University of Adelaide. He has also attained a Graduate Diploma in Financial Planning. Eddel has worked in the financial planning industry since 2016.

Contact us

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E: esadri@lorrequer.com.au

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