

## Murphy Hill Private Wealth

### Representative Profile – Version 6.0 Preparation Date 1 September 2023

*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.*

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#### Who We Are

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

John Hill Authorised Representative No. 241918

Tom Sturmman Authorised Representative No. 1305233

The Financial Services that the above advisors offer are provided by Hill Partners Pty Ltd, ABN 29 790 431 182, trading as Murphy Hill Private Wealth, Authorised Representative (AR) No. P10PY.

Murphy Hill Private Wealth specialise in providing advice to Individuals, Executives, Professionals, 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 advisors to provide you with this Financial Services Guide.

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#### About Us

John is a Certified Financial Planner (CFP). John has a Bachelor of Commerce (Major in Economics) from Macquarie University, and also holds a Diploma of Financial Planning from Deakin University. He has worked in the financial services industry since 1999 and has been a practising Financial Advisor since 2003.

Tom is a Chartered Financial Analyst (CFA). Tom has a Bachelor of Economics (Major in Economics) from the University of Sydney, and a Graduate Diploma of Financial Planning from Kaplan Professional. Tom has worked in financial services since 2011, where he developed a specialisation in investment risk management with institutional asset owners. Tom is currently undertaking the final stage of his Professional Year and has met the ASIC requirement to be authorised to provide financial services as a Provisional Adviser. Tom is being supervised by John Hill who is responsible for the advice provided by Tom whilst he is undertaking his Professional Year.

Murphy Hill have over two decades of experience in helping private individuals and families grow and protect their wealth through changing economic cycles and in a variety of market conditions.

Taking control of your financial future doesn't have to mean doing everything yourself. At Murphy Hill, we work in partnership with you and your family to understand your aspirations for the future and create and personalised financial plan.

Oreana Financial Services has authorised John Hill to provide you with this Financial Services Guide.

## What We Do

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

- Superannuation (Inc. SMSF's)
- Retirement & Redundancy Planning
- Wealth Accumulation
- Tax Strategies
- Debt Management
- Income & Asset Protection
- Government Benefits
- Estate Planning
- Aged Care Advice

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## What financial products and services are we authorised to provide?

Oreana Financial Services Pty Ltd is authorised to carry on a financial services business to provide financial product advice and deal to wholesale & retail clients in the following classes of financial products:

- (i) Basic Deposit Products;
- (ii) Non-Basic Deposit Product
- (iii) Non-Cash payment facilities
- (iv) Derivatives;
- (v) Debentures, stocks or bonds issued or proposed to be issued by a government;
- (vi) Life products - Investment Life Insurance
- (vii) Life products – Life Risk Insurance
- (viii) Managed investment schemes, including Investor Directed Portfolio Services (IDPS)
- (ix) Retirement savings accounts ("RSA") products
- (x) Securities; and
- (xi) Superannuation;

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## 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
<b>Initial consultation</b>	No charge. The initial meeting is to decide whether you can work with us and we can work with you with cost for this at our expense.
<b>Initial advice</b>  (advice preparation and implementation)	<p>Preparation of Statement of Advice may range from \$2,200 - \$5,500 (depending on level of complexity of your situation and the advice provided).</p> <p>Implementation of advice is usually a fee of up to 1.1% of amount invested or advised upon. For example, a portfolio of \$100,000 may attract a Fee of \$1,100.</p> <p>The initial advice fee compromise of two components:</p> <p>An advice preparation fee – charged for the preparation for a written Statement of Advice.</p> <p>An implementation fee – charged for implementing the advice and recommendations.</p>
<b>Ongoing advice</b>	<p>You may elect to participate in our Client Service Package, which provides ongoing review of your financial planning strategy and portfolio.</p> <p>The Ongoing Service Fee for this package is a maximum of 1.1% of your portfolio (subject to a minimum fee of \$3,300pa). The Ongoing Service Fee may be collected monthly from your investment portfolio or paid directly by you.</p> <p>For example, for investments valued at \$1,000,000 the maximum ongoing fee would be \$11,000 pa.</p> <p>Murphy Hill Private Wealth offers our clients an ongoing advisory service. The ongoing advice fee will be based on the level of service required, the frequency of the review and the complexity of the advice.</p> <p>Complex advice requirements include the use of trusts and other legal ownership structures, overseas assets or income, executive options or multiple investment entities.</p>
<b>Ad hoc advice</b>	<p>For any other service not specified above we may charge a Consulting Fee.</p> <p>This Consulting Fee is usually charged at a rate of \$450 per hour, including GST.</p>
<b>Insurance products</b>	<p>Our preference is a fee for advice arrangement, if you prefer we will receive commission for our initial and ongoing services to you.</p> <p>The relevant insurer will pay initial commission between 0% and 66% and ongoing commission between 0% and 30% of the annual premium for as long as you hold the product.</p>
<b>Stamping fees</b>	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.

## How I am paid

As a director of Murphy Hill Private Wealth, John is entitled to receive director fees or distributions from Murphy Hill Private Wealth. He does 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 his advice is not inappropriately influenced.

Tom receives a salary as an employee of Murphy Hill Private Wealth. He 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 Murphy Hill Private Wealth. 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.

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by us are paid to Oreana.

Oreana receives all fees and commissions payable for the services we provide and pays 100% of all the fees and commissions it receives to that the above financial advice specialists offer are provided by Hill Partners Pty Ltd ABN 29 790 431 182 Authorised Representative (AR) number P10PY.

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## Will anyone be paid for referring me?

No, if you have been referred to us by someone else, it is due to that person trusting that we are good at what we do and always have your best interests at the centre of everything we do.

## Referral Relationships

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 relationship
LCD Debt Solutions	<p>We have a business relationship with LCD Debt Solutions in which we may receive a payment for the provision of services from LCD Debt Solutions. We may refer you to LCD Debt Solutions for mortgage services when it is in your best interest to do so. If we do receive payment, this will be fully disclosed to you.</p> <p>Any payments we receive are through Plan Lending, who have an agreement with Oreana Financial Services.</p>

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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:

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# Murphy Hill

PRIVATE WEALTH

## Contact Details:

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North Parramatta NSW 1750

### **Phone**

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### **Email**

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