



## **Representative Profile (Part B) Version 10**

**Preparation Date: 1 June 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 adviser is a Representative of and offers services on behalf of Oreana Financial Services Limited, AFSL License No. 482234:

Anthony Catt, Authorised Representative No. 401179

Dylan Evans, Authorised Representative No. 1237238

Mark Foulis, Authorised Representative No. 1270510

Dale Martens, Authorised Representative No. 324477

Kosta Petrovic, Authorised Representative No. 1002353

Andrew Phillips, Authorised Representative No. 1272471

Blake Halligan, Authorised Representative No. 312507

The Financial Services that the above financial advisers offer are provided by Catapult Wealth Pty Ltd, ABN 79 147 625 045, trading as Catapult Wealth, Authorised Representative (AR) No. 398521.

Catapult Wealth specialise in providing advice to Executives, Professionals, Expatriates, Business Owners, Retirees and Pre-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 adviser to provide you with this Financial Services Guide.

### ***About Anthony Catt***

Tony holds a Graduate Diploma of Financial Planning and a Bachelor of Commerce and is a Fellow of the Securities Institute of Australia and an Accredited Planner for Family Business Australia.

With nearly three decades of experience in the finance industry, Tony has a background in accounting, research, stockbroking and financial planning which allows him to

provide a broad range of advice to clients in different stages of their life. Tony has significant experience in lecturing and seminars, providing help to Women Together Learning (WoTL), Farm Owners Academy (FOA), the Australian Shareholders Association (ASA), regional TAFE and the ASX investor hours for over 30 years.

### ***About Dylan Evans***

Dylan holds an Advanced Diploma of Services (Financial Planning), a Bachelor of Business, Margin Lending accreditation and Self-Managed Super Funds accreditation.

Dylan entered the finance industry in 2008. Prior to becoming a Financial Planner Dylan worked as a Paraplanner and Portfolio Manager, developing financial strategies and providing investment advice to Trustees, Foundations and independent investors.

Dylan is focused on providing effective, transparent and easy to understand advice, allowing you to navigate and take ownership of your financial future.

### ***About Mark Foulis***

Mark holds a Bachelor of Commerce (Accounting) and a Graduate Diploma of Financial Planning and is an Accredited Listed Product Adviser and has Self-Managed Super Funds accreditation.

With knowledge across both accounting and finance, Mark provides a broad range of advice to his clients. Having gained a vast level of experience through the building, logistics and primary industries Mark decided to further his knowledge base by undertaking a Bachelor of Commerce (Accounting).

Mark joined Catapult Wealth in 2016 as a paraplanner and has continued to broaden his knowledge by completing a Graduate Diploma of Financial Planning to become a certified Financial Adviser. He values providing simplistic straight forward advice to help a wide range of people to help make decisions regarding their financial future.

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### **About Dale Martens**

Dale holds a Diploma of Financial Services (Financial Planning) and Margin Lending & Geared Investments.

Dale has worked in the Financial Services industry since 2004. He began his career as a Financial Planner in Washington, USA before returning to Adelaide in 2008 where he has guided clients along their financial journey.

Dale joined the team at Catapult Wealth in 2019 and believes that by educating clients it empowers them to make the right decisions at the right time.

### **About Kosta Petrovic**

Kosta holds a Graduate Diploma of Financial Planning and an Advanced Diploma of Financial Services (Financial Planning).

Kosta has worked in the Financial Services industry since 2013. He began his career in a boutique practice where he spent a year working in Darwin. Upon returning to Adelaide Kosta spent time in Banking and a family-owned planning practice. Kosta joined Catapult Wealth in 2021.

Kosta enjoys empowering clients to better understand their financial situation through education and an easy to understand approach.

### **About Andrew Philips**

Andrew holds a Graduate Diploma of Financial Planning. He has first-hand experience within the financial planning space both in a client services role and providing general and factual superannuation advice to clients.

Andrew joined Catapult Wealth in 2022 and has brought a wide range of expertise including comprehensive understanding of Australia's current superannuation and taxation laws.

Andrew is currently working in the area of Financial Planning implementation for a number of our advisers, while also offering new clients advice on planning their financial future.

### **About Blake Halligan**

Blake is a seasoned Certified Financial Planner with over 20 years of experience in advising clients and helping them achieve their financial goals. He holds a Bachelor of Finance, a Bachelor of Commerce and a Graduate Diploma of Financial Planning.

Blake recently joined Catapult in 2025. He has a passion for researching and building suitable investment portfolios to help clients along their financial path. This means he is perfectly suited to assist clients of Catapult Wealth with recommendations and advice on their investments.

### **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

### **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
  - Superannuation
  - Standard Margin Lending
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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
Initial consultation	Initial meetings may be charged at a flat fee of \$385
Initial advice (Advice preparation and implementation)	<p>During your initial discussion with your Adviser, they should be in a position to provide you with a reasonable estimate of the financial planning advice fee, and you are encouraged to discuss this during the meeting. The fee will depend on the complexity of the advice, complexity of the investment portfolio and whether the work is completed by an Associate or Senior Adviser.</p> <p>The initial advice fee comprises two components:</p> <ul style="list-style-type: none"><li>• An engagement fee – charged for working with you to understand your goals, current circumstances and potential strategies to help you reach those goals. The cost of the initial engagement fee is usually between \$3,300 and \$6,600. More complex advice may be outside of this range.</li><li>• An implementation fee – may be charged for implementing the advice and recommendations. Implementation varies based on the complexity of the strategies to be implemented. This fee is charged on an hourly basis and will be discussed prior to the engagement of our initial advice service.</li></ul>
Regular advice	<p>Financial Management &amp; Strategic Advice (Flat fee)</p> <p>If you elect to use our Annual review service, our fee is based on the estimated time we spend doing work for a client each year and the complexity of the advice. The annual fee is generally between \$3,850 and \$19,800. In setting this fee we take into consideration the time it takes to;</p> <ul style="list-style-type: none"><li>• Provide a comprehensive report each year</li><li>• Provide strategic and/or investment advice</li><li>• Build, implement &amp; maintain an investment portfolio including cash, term deposits, managed funds, property and/or listed investments</li><li>• The size of the investment portfolio in terms of the quantity of investments held and the value of the portfolio</li><li>• Liaise with stockbrokers, investment managers and superannuation fund administrators</li><li>• Liaise with your accountant, and/or estate planning professional</li><li>• To provide you the peace of mind and level of service that ensure your financial affairs are effectively dealt with.</li></ul> <p>The cost of the review fee will be outlined at the beginning of each 12-month period. On occasions there may be an additional fee charged for work done on specific tasks not anticipated by either the client or adviser.</p>
Ad hoc advice	The fees for the provision of ad hoc advice not covered by an Ongoing Service arrangement may be charged on an hourly basis.
Insurance products	<p>We will 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 30% of the annual premium and is paid by the insurance product issuer to us.</p>

Stamping Fee	We may receive a stamping fee from brokers or issuer companies in a capital raising event such as Initial Public Offerings (IPO) or hybrid issues.
Brokerage fees	<p>As part of providing investment advisory services, we may recommend or facilitate transactions involving direct equities and other securities. Please be aware that Catapult Wealth may receive brokerage fees or other forms of compensation from brokerage firms as a result of these transactions.</p> <p>Any brokerage applicable will be disclosed in a appropriate advice document, including either a Statement of Advice or Record of Advice. Please note, brokerage fees disclosed in an advice document are subject to market variations.</p>

### ***Overseas Disclosure***

In order to facilitate the provision of financial services, paraplanning and other administrative services for you, your Adviser utilises a service provider located in the Philippines. Accordingly, your personal information will likely be accessed from this overseas location. Any overseas disclosure of your personal information to enable these services to be provided does not affect our commitment to safeguarding your privacy, and we will take reasonable steps to ensure that any overseas recipient complies with Australian privacy laws.

### ***How we are paid - Directors and Shareholders***

As Director of Catapult Wealth, Anthony Catt is entitled to receive Director fees or distributions from Catapult Wealth. He does not receive any bonuses, benefits or additional payments for recommending specific products or providers and the remuneration scheme of which they are part has been designed to ensure that your interests are prioritised, conflicts are minimised and that their advice is not inappropriately influenced.

### ***Our Associations and 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
Altitude Advisory Mastertax Peak Super Next Transition Group	Catapult Wealth has a common equity ownership. Neither party receives a referral fee or any other payment other than the sharing of the profits of the business based on their equity holding
Van Dyk Newbold	<p><i>Van Dyk Newbold &amp; Co Accountants and Business advisors refer their clients to Catapult Wealth. We pay Van Dyk Newbold a referral fee which is 10% p.a. of any annual fee arrangement the client enters with Catapult Wealth.</i></p> <p><i>Catapult Wealth does not receive any referral fee from Van Dyk Newbold if we refer clients to them.</i></p>
Ascalon Capital	<i>Oreana Financial Services Pty Ltd is the holder of an Australian Financial Services License. We act as an Authorised Representative of Oreana Financial Services Pty Ltd. The Oreana Group comprises of divisions, which also includes Ascalon Capital. Ascalon Capital sits on the Catapult Wealth investment committee and assists us in the governance of our portfolio research. We do not receive any incentives or benefits by utilising the asset consulting services of Ascalon Capital.</i>

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### ***How we are paid - Employees***

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

### ***Payment of Fees***

All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to Catapult Wealth. For more information or if you have any questions, please contact us at:

Catapult Wealth

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Norwood SA 5067

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E: [admin@catapultwealth.com.au](mailto:admin@catapultwealth.com.au)

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