

Murphy Hill Private Wealth

Representative Profile – Version 7.1 Preparation Date 14th April 2026

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

John Hill Authorised Representative No. 241918

Hugh Campbell Authorised Representative No. 1266743

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 advisor to provide you with this Financial Services Guide.

About Us

John Hill

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.

Hugh Campbell

Hugh has been in the financial services industry since 2016 and a financial adviser since 2018. He holds an Advanced Diploma of Financial Planning, a Diploma of Mortgage Broking, and a Bachelor of Economics from Macquarie University.

Murphy Hill

Murphy Hill have over 30 years 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.

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 & retails 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
Initial consultation	At our expense.
Initial advice (advice preparation and implementation)	Preparation of Statement of Advice may range from \$2,750 - \$6,600 (depending on level of complexity of your situation and the advice provided). Implementation of advice is usually priced on an hourly basis and costed based on time spent. For example, a portfolio of \$1,000,000 involving platform assets would incur fees of \$400 - \$500. Off platform can be much higher as more time is spent. Implementation Fees for off platform will range from \$880 - \$1,500. The initial advice fee compromise of two components: An advice preparation fee – charged for the preparation for a written Statement of Advice. An implementation fee – charged for implementing the advice and recommendations.
Ongoing advice	You may elect to participate in our Client Service Package, which provides ongoing review of your financial planning strategy and portfolio. The Ongoing Service Fee for this package ranges from 0.44% - 0.66% 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. For example, for investments valued at \$1,000,000 and the maximum ongoing fee is 0.66%pa would be \$6,600 pa. 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. Complex advice requirements include the use of trusts and other legal ownership structures, overseas assets or income, executive options or multiple investment entities.
Ad hoc advice	For any other service not specified above we may charge a Consulting Fee. The Consulting Fee for John Hill is charged at a rate of \$495 per hour, including GST. The Consulting Fee for Hugh Campbell is charged at a rate of \$375 per hour, including GST.
Insurance products	Our preference is a fee for advice arrangement, if you prefer we will receive commission for our initial and ongoing services to you. 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.

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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.

How I am paid

John Hill

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.

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.

Hugh Campbell

Hugh 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 his advice, his compliance with his ethical and professional obligation, client retention rates and his 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 a part of has been designed to ensure that your interests are prioritised, conflicts are minimised and that his advice is not inappropriately influenced.

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	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. Any payments we receive are through Plan Lending, who have an agreement with Oreana Financial Services.



Our Associations and Relationships

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. We may recommend a portfolio to you that has been researched by Ascalon Capital. We do not receive any incentives or benefits by utilising the asset consulting services of Ascalon Capital.

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Associated & related entities

Please refer to the [Oreana Financial Services Guide](#) to understand our relationship with the Oreana group.

We may refer you to EnSure Risk Pty Ltd, Trading as Ensure Life, part of the Oreana group. All fees and commissions disclosed in this FSG are paid to Oreana, who pays all fees and commissions it receives to EnSure Life.

The below summarises the referral fees we may receive from this arrangement:

Name of Entity	Services	Payment received for referral
Ensure Risk Pty Ltd	Insurance advice and implementation	25% initial business commission

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:

Contact Details:

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