



Wealth Management | Tax and Accounting | Self Managed Super Funds

Peter Cottell
Authorised Representative

of

Integral Wealth Management Pty Ltd
ABN 33 124 445 441

Financial Services Guide

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Financial Services Guide

Licensee:

Integral Wealth Management Pty Ltd
(AFSL 510928) (ABN 33 124 445 441)

This Financial Services Guide (FSG) is authorised for distribution by Integral Wealth Management Pty Ltd.

Authorised Representatives:

Peter Cottell (ASIC# 315818)

The Authorised Representative acts on behalf of Integral Wealth Management Pty Ltd who is responsible for the services that they provide.

I have extensive experience in the financial planning industry.

I have spent over 14 years as a Financial Adviser offering advice to individual clients as well as small and large business clients. Previously, I was an Authorised Representative of Securitor Financial Group Ltd.

I have the following qualifications:

- Associate Diploma of Business (Banking and Finance)
- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Planning
- Bachelor of Business (Economics)
- Graduate Diploma of Applied Finance and Investment (FINSIA)
- Member of the Financial Planning Association of Australia Limited.
- Fellow of the Financial Services Institute of Australasia
- Accredited Aged Care Professional

Contact Details

Practice details:

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Why am I receiving this document?

This FSG will help you decide whether to use the services that we offer. It contains information about:

- The services we offer and their cost
- Any conflicts of interest which may impact the services
- How your adviser is remunerated
- How we deal with complaints if you are not satisfied with our services.

Integral Wealth Management Pty Ltd

Integral Wealth Management Pty Ltd holds an Australian Financial Services Licence (AFSL). It is required to comply with the obligations of the Corporations Act and the conditions of its licence. This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that we provide.

What services do we provide?

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation
- Self-Managed Superannuation Funds (SMSF)
- Retirement planning
- Aged Care
- Personal risk insurance
- Portfolio Management
- Managed investments
- Securities (direct shares)
- Margin lending

Financial advice processes

We recognise that the objectives and personal circumstances of each client are different.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we provide personal advice to you it will be explained thoroughly and documented in a Statement of Advice (SoA) which you can take away and read.

The SoA will explain the basis for our advice, the main risks associated with the advice, the cost to you of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

For administration platforms, managed funds and personal risk insurance products we will provide you with a Product Disclosure Statement. This contains information to help you understand the product being recommended.

At all times you are able to contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide further advice to you to keep your plan up to date for changes in your circumstances, changes in the law and changes in the economy and products.

If we provide further advice it will typically be documented in a Record of Advice (RoA) which we retain on file. You can request a copy of the RoA document at any time up to 7 years after the advice is provided.

Fees

All fees are payable to Integral Wealth Management Pty Ltd.

Advice Preparation Fee

The Advice Preparation fee includes meeting with you, the time we take to determine our advice and the production of the SoA.

The Advice Preparation fee is based on the scope and complexity of advice provided to you. We will agree the fee with you before providing you with advice.

Advice Implementation Fee

If you decide to proceed with our advice we may charge a fee for the time we spend to assist you with implementation. We will let you know what the fee will be in the SoA.

Ongoing Services Fees

Our ongoing service fees depend on the ongoing service that we provide to you. They may be a percentage of your portfolio value or an agreed fixed fee which is paid monthly or quarterly. They may also be charged on each transaction.

The services and fees will be set out in the SoA or RoA that we provide to you.

Commissions

We receive commissions and other benefits from some product providers. The commission or benefit will vary depending on the recommended product and will be documented in the SoA or RoA.

Insurance Commissions

Integral Wealth Management Pty Ltd receives a one-off upfront commission when you take out an insurance policy we recommend.

Investment Commissions

Integral Wealth Management Pty Ltd may receive a monthly commission payment from some investment providers. This will be based on your account balance and will continue to be paid for as long as you hold the investment.

Placement Fees

Integral Wealth Management Pty Ltd may receive one-off placement fees where you invest in some listed investments (eg bank issued hybrids and IPO's). These will be paid by the issuer of the investment and will typically be a set % of the investment amount.

Other Benefits

We may also receive additional benefits by way of sponsorship of education seminars, conferences or training days. Details of any benefits received above \$100 will be maintained on a register which is available to you on request.

Referral Fees and Commissions

In some situations, we receive fees or commissions where you are referred to an external party. You will be advised of the referral arrangement whenever you are referred to an external party.

In some situations, we may pay fees or commissions to external parties who have referred you to us. You will be advised of the referral arrangements in the SoA provided to you.

Adviser Remuneration

Peter Cottell is the owner of the practice and is remunerated through the profits generated by the practice.

Associated Businesses

We may refer you to Integral Tax and Accounting Pty Ltd ABN 98 168 355 093 Trading as Holland & Holland for accounting & tax services. I am also the sole director and owner of Integral Tax and Accounting Pty Ltd.

Wholesale Clients

In some circumstances we may provide services to you as a wholesale client. We will seek your consent before providing services to you as a wholesale client.

Making a Complaint

We always endeavour to provide you with the best advice and service.

If you are not satisfied with our services, then we encourage you to contact us. Please call us or put your complaint in writing to our office.

If you are not satisfied with our response you can refer it to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678. This service is provided to you free of charge.

Your Privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected and how to complain where you are not satisfied with how we have handled your personal information.

Our Privacy Policy is available on request and on our website.