



Wealth Management | Tax and Accounting | Self Managed Super Funds

Peter Cottell
Financial Adviser

of

Integral Wealth Management Pty Ltd

ABN 33 124 445 441

AFSL 510928

Financial
Services
Guide

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Financial Services Guide

Licensee:

Integral Wealth Management Pty Ltd
(AFSL 510928) (ABN 33 124 445 441)
(Registered Business Name: Holland and Holland
Wealth Management)

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

Financial Adviser:

Peter Cottell (ASIC# 315818)

The Financial Adviser 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:

Integral Wealth Management Pty Ltd
ABN 33 124 445 441

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www.hollandtax.com

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 process

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.

We will provide you with a Product Disclosure Statement where we recommend a financial product other than securities. 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.

Initial Advice Fee

Our initial advice fees include meeting with you, the time we take to determine our advice and the production of the SoA. The 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.

If you decide to proceed with our advice, we may charge an implementation fee for the time we spend assisting 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.

Our services and fees will be set out in the SoA and/or Ongoing Advice Service Arrangement that we provide to you.

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 in a register which is available to you on request.

Adviser Remuneration

Peter Cottell is the owner of the practice and is remunerated through salary and 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. Peter Cottell is 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.

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.

Making a Complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, then we encourage you to contact us. Please call us, email us or put your complaint in writing to our office.

If you are not satisfied with our response, then you can refer your complaint to the Australian Financial Complaints Authority. You can contact AFCA on 1800 931 678 or www.afca.org.au. AFCA provides a fair and independent complaint resolution service which is provided to you free of charge.

Integral Wealth Management is required to hold adequate Professional Indemnity insurance for the financial services that it and its current and past representatives provide.