



Adviser Profile

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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.

Great [advice](#). Greater [life](#).

About us

Who we are

Established in 1996, Integra Financial Services provides great financial advice to many Australian individuals, families and business owners who look to gain control of their lives and obtain the freedom to live the way they want.

We spend a lot of time listening and understanding what is important to you and what concerns you in life.

Integra Financial Services have the experience and knowledge to help you make informed decisions about your financial affairs to give you peace of mind. We will simplify complex matters and work with your other advisers such as your Accountant or Lawyer. This team based approach ensures you receive a great client experience.

As your life changes and the world around you, we can educate you about the opportunities available to help you achieve your goals.

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

Deborah Kent

Authorised Representative No. 249720

Anthony Pears

Authorised Representative No. 249727

The Financial Services we offer are provided by Integra Financial Services Pty Ltd, ABN 83 104 661 458 trading as Integra Financial Services. Authorised Representative No. 253166.

Oreana Financial Services has authorised your advisors 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:

- Wealth Accumulation
- Income & Asset Protection
- Tax Strategies
- Superannuation (inc. SMSFs)
- Retirement & Redundancy Planning
- Estate Planning
- Government Benefits
- Debt Management
- Margin Lending
- Expatriate Financial Planning

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 Deposit Products
- Non-basic Deposit Products
- Non-cash Payment Facilities
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Derivatives
- Government Debentures, Stocks or Bonds
- Securities
- Standard margin lending

Where we are unauthorised to provide you with a financial service or financial product that you are interested in, we will advise you of this and refer you to an alternative source of advice.



Deborah Kent CFP® Dip FP MAICD FChFP Financial Adviser
| Director

Deborah co-founded Integra Financial Services in 1996, and has over 25 years experience as a professional financial adviser. She prides herself on developing long term rewarding relationships with her clients and providing financial guidance throughout their stages of life.

Deborah is a Certified Financial Planner, has a Diploma in Financial Planning and holds a Fellow Chartered Financial Practitioner (FChFP). She is also a member of the Association of Financial Advisers Ltd (AFA), Financial Planning Association of Australia Ltd (FPA) and The Australian Institute of Company Directors (AICD).



Anthony Pears B Bus Dip FP CFP® SSA™ JP Financial Adviser

Anthony joined Integra Financial Services in 1999, and has over 10 years experience as a professional financial adviser. He helps clients achieve their financial objectives and lifestyle goals by providing strategically focussed financial planning advice and solutions.

Anthony has a Bachelor of Business majoring in Finance and Marketing from Charles Sturt University. Anthony has completed his Diploma of Financial Planning (DFP) through Deakin University and also attained the highest world recognised designation of Certified Financial Planning (CFP®). Anthony is an accredited Self Managed Super Fund Specialist (SSA™)

Great advice. Greater life.

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.

Initial consultation	<p>First hour of the initial consultation is generally free of charge, unless otherwise disclosed for specialist areas (such as Aged Care advice).</p> <p>Additional hours and consultations are subject to a consultation fee of \$330 per hour. In the event that you proceed with the preparation of a written financial plan, this fee will be offset against the advice preparation fee.</p>
Advice preparation	<p>If you elect to pay us a fee for advice the following fees will apply. The advice preparation fee will depend on the complexity of the advice and the associated cost of researching and preparing the advice:</p> <p>As a guide, our advice preparation fees are generally between \$3,300 and \$6,600.</p> <p>For example, complex advice that contain multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, are likely to be charged closer to the higher end. Less complex advice that addresses limited goals, strategies and tax structures are likely to be charged closer to the lower end.</p>
Implementation	<p>If you elect to pay us a fee for advice the following fees will apply. The implementation fee is \$165 per hour (with a minimum fee of \$660 that covers the first 4 hours).</p> <p>This covers the administrative time spent implementing the recommended strategies and products.</p>
Ongoing fee for advice	<p>If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee will depend on the complexity of ongoing advice and the services provided.</p> <p>As a guide, our ongoing advice fees are generally between \$367 each month and \$1,100 each month.</p> <p>The ongoing advice fee will be based on the level of service needed and the complexity of the advice. Complex advice requirements include the use of trusts and ownership structures, overseas assets or incomes, executive options or multiple investment entities. The frequency of the review will also impact on the fee charged.</p>
Ad hoc advice	<p>Where you do not wish to participate in an ongoing service fee arrangement but require ongoing advice on an ad hoc basis, an hourly fee of \$330 may apply.</p>
Insurance products	<p>Unless you have agreed to a fee for advice arrangement, we will receive commission for our initial and ongoing services to you. 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>
Pre-existing arrangements	<p>For existing clients already in an established commission arrangement, we may receive commission on investment products or margin lending products held. For investment products the relevant product issuer will pay initial commission between 0% and 5.5% and ongoing commission between 0% and 0.88% of the value of your investments for as long as you hold the product. For margin loans the relevant product issuer will pay an ongoing commission between 0% and 0.88% of the outstanding loan balance. Commissions are paid to us by the product provider and are not an additional cost to you.</p>

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Oreana Financial Services. Oreana receives all fees and commissions payable for the services we provide and pays 100% of all the fees and commissions it receives to Integra Financial Services.

Will anyone be paid for referring me?

Where you have been referred to us by someone else, we may, in some circumstances, pay them a fee, commission or other benefit in relation to that referral.

Our referral policy

Our business is built on referrals from existing clients and like-minded business professionals. It is our preferred way for new clients to join us.

With so little independent information available, a referral from a friend, colleague or trusted adviser makes the decision of finding a financial adviser so much easier.

As a result, we receive many referrals and treat each one very seriously.

In the event there was someone you knew who required our assistance in the future, we wish to share our referral policy for your peace of mind:

- All referrals are treated on a no obligation basis and there is no pressure placed on them.
- We maintain strict confidentiality and privacy policy procedures between clients and any of their referrals. We cannot discuss the situation of either party between them.
- We kindly ask for a brief introduction to any client referral, to avoid any surprises or the feeling of a telemarketer.

If you know someone who may benefit from our services, please call the Integra team on (02) 9891 2855.

We'd welcome any introductions!

Contact us

For more information on anything you have read in this FSG, to obtain a copy of our privacy policy or if there is anything else we can help you with, please contact us at:

Post: PO Box 917, Parramatta NSW 2124

Phone: (02) 9891 2855

Email: info@integranet.com.au

Website: www.integranet.com.au



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