ADVISER PROFILE

VERSION 7.0 1st June 2026

This document forms the second part of the Oreana Financial Services Guide. This FSG is divided into two parts; both must be read together. This document is designed to clarify who we are and what we do, and to help you decide whether to use our services.

CONTENTS

03
WHO WE ARE

04
WHAT WE DO

05
PROFILES

06 + 07
HOW WE CHARGE FOR OUR SERVICES

08
HOW AM I PAID

09
OUR REFERRAL POLICY

10
CONTACT 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 advisor is Representatives of and offer services on behalf of Oreana Financial Services Pty Ltd, AFSL License No. 482234:

Deborah Kent
Authorised Representative No. 249720

The Financial Services that the above financial advisors 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 advisor 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

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 Deposit Products
- Non-Basic Deposit Products
- Life Products – Investment Life Insurance
- Life Products – Life Risk Insurance
- Superannuation
- Retirement Savings Accounts
- Managed Investment Schemes, including Investor Directed Portfolio Services (IDPS)
- Derivatives
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Securities
- Standard Margin Lending
- Aged Care

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 Grad Dip FP MAICD | Director

Deborah co-founded Integra Financial Services in 1996 and has over 30 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 (DFP) through Deakin University, Graduate Dip Financial Planning (Grad Dip FP), Certified Financial Planning (CFP®).

Deborah is also a member and on the board of directors of the Financial Advice Association of Aust (FAAA) and Australian Institute of Company Directors (AICD).

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

The initial consultation is generally free of charge, unless otherwise disclosed for specialist areas (such as Aged Care advice or for use of special office location).

Additional hours and consultations are subject to a consultation fee of $400 plus GST per hour. If you proceed with the preparation of a written financial plan, this fee will be offset against the preparation fee.

ADVICE PREPARATION

If you elect to engage us 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:

As a guide, our advice preparation fees are generally between $4,400 and $15,000 (inc. GST). 50% of the fee will be charged upfront with the balance payable when the advice is presented.

For example, complex advice that contains multiple goals, strategies and/or tax structures including but not limited to; self-managed superannuation Funds, family trusts and companies, complicated aged care scenarios 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.

ONGOING FEE FOR ADVICE

If you elect to engage us for the ongoing review of your financial planning strategy, the ongoing fee will depend on the complexity of ongoing advice and the services provided.

As a guide, our ongoing advice fees are generally between $458 each month and $3,333.33 (incl GST) each month.

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.

AD HOC ADVICE

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 $400 plus GST may apply.

INSURANCE PRODUCTS

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 33% of the annual premium and is paid by the insurance product issuer to us.

HOW AM I PAID

How I am paid

Our remuneration framework is designed to ensure that advice is not influenced by product selection or provider relationships. In fact, revenue or product-based targets do not form the sole or primary basis of remuneration.

DIRECTORS

As a director of Integra Financial Services, I am entitled to receive director fees or distributions from Integra Financial Services. I do 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 my advice is not inappropriately influenced.

EMPLOYEES

I receive a salary as an employee of Integra Financial Services. I may also receive a performance bonus based on criteria including the quality of my advice, my compliance with my ethical and professional obligation, client retention rates and my contribution to the financial performance of Integra Financial Services. I do 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 my advice is not inappropriately influenced.

How we manage conflicts of interest

We recognise that conflicts of interest can occur, particularly when we receive fees, commissions, or have relationships with product providers or related entities. We manage these conflicts through a combination of factors such as designing our remuneration structures so that they do not incentivise the recommendation of specific products or strategies, basing our advice on your objectives, financial situation, and needs and ensuring that our advice is appropriate and in your best interests. Where we are not confident that a conflict can be effectively managed, we will not proceed but will refer you to another provider.

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. If you have any concerns about how we are remunerated or potential conflicts of interest, you are encouraged to ask us for further details. We will provide clear explanations to help you understand how these matters may affect you.

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.

Where we refer you to a third party, we will only do so where we reasonably believe the referral is in your best interests. You are under no obligation to act on the referral, and we will not make a referral where the benefit we receive might influence our advice.

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 an obligation free 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.

CONTACT

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:

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