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INTEGRO

# FINANCIAL SERVICES GUIDE

**VERSION 9.2**
**1st June 2026**

INTEGRO

# FINANCIAL SERVICES GUIDE

This Financial Services Guide has been authorised for distribution by the authorising licensee:

Integro Holdings (WA) Pty Ltd, ("Integro")
ABN 61 612 297 739
Australian Financial Services Licence No. 489444 ("AFSL")
Level 13, 1 Spring Street, Perth, Western Australia, 6000
PO Box 7733, Cloisters Square, Perth, Western Australia, 6850
Email: goodadvice@integrowealth.com.au
Website: www.integrowealth.com.au

This Financial Services Guide ("FSG" or the "Guide") provides you with important information about Integro Holdings (WA) Pty Ltd, ("Integro" or "Licensee"), and its Authorised Representatives, who will provide you with the financial services described in this Guide. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this Guide. We suggest you retain this Guide for your future reference. If any part of this Guide is not clear, please speak to your financial adviser/provisional adviser.

**Not Independent**

Integro and its authorised representatives are not independent, impartial, or unbiased because:

- we may receive commissions for any personal risk insurance policy held by our clients;
- we may receive alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training, or sponsorship to attend conferences); and
- we receive payments in relation to the retention of certain AIA or TAL life insurance policies, as described on page 11.

The Guide consists of two parts. Part 1 contains important information about:

- the financial services we offer as Authorised Representatives of Integro
- Integro as the holder of an AFSL
- the financial services that Integro offer
- the process we follow to provide financial services
- how we, our associates, and Integro are paid
- any arrangements that may influence our advice to you
- how we and Integro protect your privacy
- who to contact if you have a complaint or if you are not satisfied with the services provided.

Part 2 of this Guide details the Authorised Representatives and its Financial Adviser/Provisional Adviser Profiles and includes information on the services we are authorised to provide on behalf of Integro.

References in this Guide to 'me', 'I', 'us', 'we' and 'our' should be read as either Integro or your 'Authorised Representatives' of Integro, as the context requires.

# PART 1 FINANCIAL SERVICES GUIDE

## THIS PART OF THE FSG CONTAINS THE FOLLOWING SECTIONS:

1. About Integro;
2. What financial services do we offer;
3. How are we paid for our services;
4. Privacy Statement;
5. Are you satisfied.

You must read each of these sections in conjunction with Part 2, which provides more detail to allow you to make an informed decision about whether to use the financial services we offer.

Together, these documents form the complete FSG, which we, as Authorised Representatives, are required to provide.

## ABOUT INTEGRO

Integro is a Perth-based financial planning firm established by Justin Gilmour in 2003 and is proud to serve a growing client base in Perth and regional Western Australia.

In partnership with you, our job is to help grow, manage and protect your wealth and plan strategies that will allow you to take control of your financial future.

We offer a uniquely personal financial experience, founded on trust, to build relationships with you and your family, with the aim of ensuring and securing each generation's financial wellbeing.

# SECTION 1
# FINANCIAL SERVICES GUIDE

## WHAT OTHER INFORMATION SHOULD YOU CONSIDER BEFORE DECIDING WHETHER TO PROCEED WITH OUR RECOMMENDATIONS?

If you receive personal financial advice, this will be documented in a Statement of Advice (SoA) or, in specific circumstances, a Record of Advice (RoA), that confirm the discussions you have had with us, the recommendations we are making and the basis for those recommendations. These documents will also explain how those recommendations will work towards achieving your goals, any relevant fees received by us, and any associations we may have with financial product providers.

When a financial product is recommended to you, we will provide you with a Product Disclosure Statement (PDS) or other disclosure document issued by the product provider. Among other things, the PDS contains information about the risks, benefits, features and fees payable in respect of the product.

In combination, these documents will help you make an informed decision about whether to proceed with our recommendations.

## WHO PROVIDES THE FINANCIAL SERVICES DESCRIBED IN THIS FSG?

The financial services described in this FSG are provided by us as Authorised Representatives of Integro. Part 2 of this Guide contains further details about our financial advisers/provisional advisers, and their experience, qualifications and professional memberships.

## WHO IS RESPONSIBLE FOR THOSE FINANCIAL SERVICES?

As the holder of an AFSL, Integro is responsible for the financial services we provide to you. Integro acts on its own behalf when these financial services are provided to you. In relation to the financial services offered in this FSG, Integro, as the holder of an AFSL, does not act on behalf of any other person or licensee. Integro is only responsible for the services offered in the FSG.

The law requires Integro to have arrangements in place to compensate certain persons for loss or damage they may suffer from certain breaches of the Corporations Act by Integro and/or its Authorised Representatives. Integro has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

## WHAT FINANCIAL SERVICES DO WE OFFER?

Integro can provide financial product advice and deal in a wide range of products (unless otherwise stated in Part 2 of this Guide) including:

- deposit products
- government debentures, stocks or bonds
- life investment and life risk products
- managed investment schemes, including investor-directed portfolio services
- standard margin lending facilities
- retirement savings account products
- securities such as shares
- superannuation products.

Some of the services you can access through Integro include:

- financial planning advice
- wealth accumulation advice
- superannuation advice, including self-managed superannuation funds
- redundancy advice
- retirement advice
- gearing strategies
- cash flow advice
- social security benefits advice
- life and disability insurance advice
- estate planning services (financial planning).

## WHAT PRODUCTS ARE AVAILABLE?

A range of financial products offered by many leading financial product providers are available for recommendation by us. Details of the available products we can recommend are contained in our Approved Product List (APL).

Internal and external experts provide financial product research, which is used to carefully select and maintain an extensive list of approved products for us to select from. We conduct due diligence on the external research report providers who provide us with research.

We will only recommend a product to you after considering its appropriateness to your personal financial objectives, financial situation and needs. The recommendation will be made after conducting an investigation into the financial products and may require us to investigate and consider a financial product that is not on the APL.

## HOW DO WE ENSURE THAT THE ADVICE WE GIVE IS SUITABLE FOR YOU?

To ensure we provide advice that is suitable for you, we firstly need to understand your personal financial objectives, financial situation and needs. To gain this understanding, we will follow a step-by-step process as outlined below:

1. We will meet with you for an initial consultation. During this meeting we will discuss your expectations and provide you with details of the services we can offer.
2. We will collect all the information we need from you, including your personal financial objectives, financial situation and needs. If you do not wish to provide the information we require, we will advise you of the possible consequences of not disclosing your full personal information and the impact on the recommendations given. This may include not being able to provide advice on the subject matter you request.
3. We will help you identify your goals and may discuss your attitude towards investment risk.
4. We may consider strategies and areas such as income, social security, insurance, cash and estate planning requirements. Where required, we will also conduct a reasonable investigation of the financial products that may be suitable to implement the strategies developed as part of the recommendations. Based on these and other considerations, we will prepare and present you with a written SoA, or in some cases depending on the circumstances, an RoA. We will explain in the SoA, or RoA, the basis for the advice, and any remuneration, benefits or associations that could have influenced the advice.
5. Where we recommend financial products, we will provide you with a PDS or other disclosure document containing information about each product recommended, to help you make an informed decision about whether to purchase that product.
6. We will discuss our recommendations with you, make any changes you require and gain your agreement to implement those recommendations.
7. We will then implement those recommendations.
8. If we agree to an ongoing advice service arrangement that includes a regular review component, we will meet with you periodically to review your financial circumstances. If an ongoing service arrangement is entered into, this will be documented in your Ongoing Service Agreement and/or SoA and we will renew your arrangement with you annually.

We will also explain to you any significant risks associated with the financial products and strategies that we recommend to you. If you are unclear about the risks, do not hesitate to question us further.

In certain circumstances, we may not provide you with personal advice via an SoA or RoA, as outlined above. These circumstances may include:

- where we provide you with only general advice, such as through seminars and newsletters
- further advice or verbal advice. If you previously received advice recorded in an SoA, any further personal advice provided by us may be recorded in an RoA. We will not necessarily provide you with a copy of the RoA unless you request it (see below).

## WHAT DOCUMENTS DO YOU RECEIVE IF WE PROVIDE FURTHER ADVICE?

Where a further review is conducted and personal advice is provided, in some circumstances we are not required to provide you with an SoA for this further advice. Where this is the case, if you have not already been provided with an RoA, you may request a copy of the RoA from us by contacting us (on any of the contact details set out in Part 2 of this Guide) for up to a period of seven years from when the further advice was first provided to you.

## HOW CAN YOU INSTRUCT US?

You may specify how you would like to give us instructions—for example, by phone, fax or email—by using any of the contact details set out in Part 2 of this Guide. Alternatively, you may provide instructions to us in person. Where instructions are provided by telephone, these must be confirmed in writing.

## OTHER SERVICES

We may refer you to other service providers depending on your circumstances and requirements and you should understand that they are not provided under Integro's AFSL and Integro does not train, support or supervise the provision of these other services and has no responsibility in relation to them. Examples of the services that Integro is not responsible for include:

- general insurance services (e.g., car insurance)
- real estate and direct property advice
- taxation services, such as completion of tax returns
- accounting and audit services
- legal services
- credit activities
- consulting services
- administration and compliance of self-managed superannuation funds
- any joint venture arrangements with other service providers.

## HOW ARE WE PAID FOR OUR SERVICES?

We and Integro may receive:

- fees paid by clients
- commissions paid by product providers
- other payments by product providers
- other benefits.

All fees and commissions are payable to Integro as the Licensee.

Details of any fees, commissions or other benefits that we, our authorised representatives or other associated persons are entitled to receive is disclosed to you below and in Part 2 of this FSG.

## WHAT TYPE OF FEES, COMMISSIONS, PAYMENTS AND OTHER BENEFITS DO WE RECEIVE FOR OUR SERVICES?

The types of fees, commissions and other benefits that may be received by our authorised representatives and by Integro, include the following:

**Service fees**

The standard fees we typically charge, are listed below. You may be charged a combination, or part of, any of these fees. Depending on the complexity and nature of your arrangement the fees may vary from those listed below. Should this occur, we will discuss this and agree our fees with you prior to providing any service.

**Fees for advice**

We may charge fees for the preparation, presentation and implementation of our advice. These fees will be based on your individual circumstances, the complexity of your financial situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

Fees for our initial advice and implementation of our recommendations range from $550 to $8,800 inclusive of GST.

**Ongoing Service fees**

If you elect to pay a fee for the ongoing review of your financial planning strategy, the ongoing fee is based on the complexity of the ongoing advice and the services provided. This fee may be either a percentage based fee or a fixed dollar fee. The minimum percentage based fee is 0.45% while the maximum is 1.90% of the value of your portfolio each year. For example, for an investment valued at $200,000 the maximum ongoing fee would be $3,800 pa (inclusive of GST).

Our fixed dollar ongoing fees start at $3,850 pa (inclusive of GST) and increase depending on the ongoing services we provide.

**Borrowed funds**

If we recommend you acquire investments using borrowed funds then your ongoing fee will be a minimum of $550 and a maximum of $11,000 pa.

**Payment methods**

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods. Where a fee is debited from your investments it is normally referred to as an Adviser Service Fee. In most instances, you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with services.

**Commissions**

If you take out a financial product through us, Integro may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the premiums and/or fees you pay for the product. This is not an additional cost to you. We may agree to rebate some or all of these commissions.

The commission payable for different classes of financial products include the following:



Integro PW Pty Ltd trading as Integro Private Wealth is a Corporate Authorised Representative ABN 26656008374 CAR 1297985 of Integro Holdings (WA) Pty Ltd ABN 61 612 297 739 AFSL 489444

**Life insurance products**

Initial and ongoing commissions from insurance providers may be received by Integro. These commissions are paid to Integro by the company that issues the product that we recommend to you, and they are included in what you pay for the product. The commissions vary and are based on the policy cost, which is the sum of the premiums you pay, and may include other fees related to the product.

The initial commission is paid by the product issuer to Integro in the first year. Ongoing commissions are payments paid by product issuers to Integro in the years after the first year.

If the initial commission is equal to the ongoing commissions (as a percentage of your policy cost), Integro may receive up to 30 per cent (excl. GST) of your annual policy cost. If the initial commission is higher than the ongoing commissions, the maximum commission that Integro may receive is set out in the table below:

| DATE A NEW PRODUCT IS ISSUED | INITIAL COMMISSION (% OF ANNUAL POLICY COST OR INCREASE EXCL. GST) | ONGOING COMMISSION P.A. (% OF ANNUAL POLICY COST OR INCREASE EXCL. GST |
|---|---|---|
| Before 1 January 2020 | 0 - 140% | 0 - 38.5% |
| From 1 January 2020 | 0 - 60% | 0 - 20% |

**Example**

We recommend an insurance product to you and it is applied for and issued on 2 February 2022. The annual policy cost is $450. Our Authorised Representatives or Integro may receive up to $270 (60 per cent excl. GST) as an initial commission. Assuming the policy cost stays the same each year, our Authorised Representatives or Integro may receive up to $90 p.a. (20 per cent excl. GST) as an ongoing commission.

You'll find details of how your insurance policy cost is calculated in the relevant PDS that we provide to you. Where personal advice is provided to you, you'll find details in your SoA or RoA of the commission that Integro and we are entitled to receive if you decide to purchase a life insurance product.

**Referral fees**

If you are referred to us, or if we refer you to another business Integro may pay or receive a referral fee of up to 25% of the initial and ongoing fees that either party receives from you. If applicable, this will be disclosed in your Statement of Advice or Record of Advice. We may also provide the referrer with gifts such as branded promotional items, hampers, or gift vouchers.

**Example**

We provide financial advice via a Statement of Advice and the initial fee you are charged is $4,000 (excl. GST), if you have been referred to us from one our referral partners Integro may pay them $1,000 (excl. GST) as a referral payment. Where you are paying us an ongoing fee via an ongoing service arrangement of $1,000 per annum (excl. GST) Integro may pay the referral partner $250 (excl. GST) per annum.

**Integro Private Wealth Partnerships**

Integro has entered into a range of partnerships with various parties. These partnerships are owned equally and any net revenue from referrals from these parties is distributed equally amongst the partners of Integro and the other party.

At the time any personal advice is provided to you, or as soon as practicable after that time, the following will be disclosed in a Statement of Advice under the section "Cost of our Advice" in relation to any remuneration or other benefits that the providing entity, employer of the providing entity, Integro, an employee or director of Integro or any associate of the foregoing would receive in respect of the services provided:

- If the remuneration or other benefits are calculable at the time the personal advice is given, the amount the person receives on specified financial products to which the personal advice relates; or
- If the remuneration or other benefits are not calculable at the time the personal advice is given, the manner in which they are calculated.

If this information has already been provided to you, you may receive an update to this information in a separate document.

## OTHER BENEFITS

From time to time Integro may accept alternative forms of remuneration from product providers or other parties, such as hospitality or support connected with our professional development (e.g., training, or sponsorship to attend conferences), up to a value of $300. We maintain a register detailing any benefit we receive, together with other benefits that relate to information technology software or support provided by a product issuer, or that relate to educational and training purposes.

A copy of the register is available on request, for a small charge.

**Life insurance providers**

**AIA: Existing clients only**

Justin Gilmour has entered into an arrangement with AIA Australia Limited relating to life insurance products that provide payment to Integro in the form of commissions. The payment is based on the retention of certain AIA Insurance policies that were in place prior to 1 January 2018, or where an application for insurance has been submitted before 1 January 2018 and put into force before 31 March 2018.

Integro may receive a bonus of 1.0 per cent of each $1,000,000 of in-force premiums, up to a maximum of 10 per cent for $10,000,000 with AIA. The bonus rate is currently 3% of net in-force premiums on a level or hybrid commission structure. Integro (as the Licensee) pays 100% of this payment to IPW. The premium value of these in-force policies in 2017 was $3,532,554.

**Example**

Assuming the net in-force policy premiums remain at $3,532,554, we will receive a bonus payment of $105,976.62 ($3,532,554 x 3%) each year.

If we recommend you retain a relevant AIA life insurance product and your annual insurance premium is $1,000, Integro will receive a bonus payment of up to $30 each year from AIA Australia Limited – ($1,000 x 3%).



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**TAL Life Limited: Existing clients only**

In addition to the standard commission rates, TAL may pay to Integro an additional bonus in relation to insurance premiums totalling $250,000 or more for policies that we have placed with TAL prior to 1 January 2018, or where an application for insurance has been submitted before 1 January 2018 and put into force before 31 March 2018. This in-force bonus could be between $10,000 and $100,000. Any such bonus will be paid to Integro (as the Licensee), who will pay this bonus to IPW.

The bonus payment is calculated as the value of the above In-Force premiums x Bonus % x a Lapse Multiplier. The amount of the in-force bonus may be increased by up to 150 per cent if Integro achieves a specified target level of retention of TAL policies.

**Example**

The bonus payment applies to $546,522 of in-force insurance premiums. Assuming an 8% Annual Lapse Rate, a bonus percentage of 2% and lapse multiplier of 120% we would be entitled to $13,117 ($546,522 x 2% x 120%) each year.

If we recommend you retain a relevant TAL life insurance product with an annual premium of $1,000, we will receive an annual bonus of $24 ($1,000 x 2% x 120%).

The above bonus payments have no impact on the premium you pay for your insurance.

**Transaction Brokerage**

**Shaw and Partners**

Integro has an arrangement with Shaw and Partners under which Integro determines the rate of brokerage charged by Shaw Stockbroking for Australian Securities Exchange (ASX) listed security transactions.

The brokerage fee is deducted from the settlement proceeds of the transaction. Shaw and Partners retains $55 or 0.55% of the value of the trade, whichever is higher, with the balance paid to Integro. This amount will be between 0.0% and 0.33% of the value of the trade, with a minimum amount payable to Integro of $33.

**Other Brokerage Referrals**

Where we arrange for securities to be transacted, we may charge brokerage of between 0% and 1% of the amount transacted. For example, if the value of securities to be transacted is $10,000, we may charge up to $100 plus GST.

## OTHER IMPORTANT INFORMATION

Investsense Pty Ltd provides investment managers services by designing investment portfolios for separately managed accounts (SMAs) that we may recommend. An Investsense representative sits on our Investment Committee. If we recommend that you invest in one of the investment porfolios that Investsense has designed, Investsense may receive a fee from your account. These fees will be set out in any advice document you receive.

# PART 1 SECTION 2
## PRIVACY STATEMENT

### WHY WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information from you, including sensitive information such as health details, in order to provide you with services, including financial advice.

We may also use this information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may be unable to provide a product or service, including financial advice, to you.

### COLLECTING AND DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information to other members of Integro, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to third parties, such as a complaints body to whom a complaint relating to a product or service is referred, your past and present employers, any party acquiring an interest in our business, and anyone acting on your behalf.

We may also collect from the parties listed above any personal information they may hold about you that relates to our provision of financial advice.

We may utilise Artificial Intelligence (AI) tools to help us with producing records where we have meetings with you. We will seek your consent whenever we use AI to create transcripts of meetings with you.

We may disclose your personal information to an entity that is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia and, in some cases, offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Integro is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations, to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act, and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

## OTHER IMPORTANT INFORMATION

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

As appropriate, our privacy policy is available at www.integrowealth.com.au. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code, and how we will deal with your complaint
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement. We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.

## DEFINITIONS

'We', 'our', 'us' means Integro Holdings (WA) Pty Ltd and its Authorised Representatives.

# PART 1 SECTION 3

# ARE YOU SATISFIED?

## WHAT TO DO IF YOU HAVE ANY CONCERNS ABOUT OUR ADVICE OR SERVICES

At Integro we endeavour to provide you with quality financial advice and service. If you have a complaint or concern about our staff, the advice or service provided to you or how we have handled your complaint, we encourage you to take the following steps:

a. Firstly, please contact your financial adviser/provisional financial adviser or the Integro Complaints officer about your concern.

b. Our contact details are:

**Post:**

Advice and Service Complaints
Integro Holdings (WA) Pty Ltd
Level 13, 1 Spring Street, Perth, Western Australia, 6000
or
PO Box 7733, Cloisters Square, Perth, Western Australia, 6850
Email: goodadvice@integrowealth.com.au
Online: www.integrowealth.com.au

**Telephone:**

Please call (08) 9388 8099 and ask to speak with the Integro Complaints officer

c. Integro will acknowledge the receipt of your complaint within 1 business day or as soon as practicable. This may be verbally if you told us of your concern or in writing if you provided your complaint to us in writing.

d. We will generally provide you with our response to your complaint within 30 calendar days for standard complaints. In the event we are unable to respond to you within 30 days, we will tell you the reasons for the delay.

e. If your concern is not resolved, or if you are not satisfied with the decision, you may contact the Australian Financial Complaints Authority (AFCA) by:

**Post:**

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au
Phone: 1800 931 678
Online: www.afca.org.au

**The Integro Public Complaints Policy:**

If you wish to review our complete Public Complaints policy, it is published for your reference on the Integro web site at RESOURCES - (integrowealth.com.au)

# PART 2 FINANCIAL SERVICES GUIDE

Part 2 of this Financial Services Guide should be read together with Part 1.

Part 2 of the FSG sets out specific details about Integro and the individual Authorised Representatives of Integro that operate under IPW.

In Part 2, the terms 'I', 'me', 'us', 'we' and 'our' refer to Integro and the individual Authorised Representatives that operate under Integro.

Integro PW Pty Ltd ACN: 656 008 374 AR Number: 1297985 (IPW) trading as Integro Private Wealth is a corporate authorised representative of Integro and provides financial services under the Integro AFSL. IPW has a number of financial advisers/provisional advisers that are also authorised under the Integro AFSL. These are listed below in this Part 2 of the FSG.

IPW is the agent of the Integro Partnership, which is comprised of Mitford Investments (WA) Pty Ltd ACN: 140 747 744 as trustee for the JJG Trust ABN: 96 816 853 855 and Integro Wealth Advisers Pty Ltd ACN: 656 008 365.

All Fees, commissions, and retention payments (other benefits) for these services are made directly to Integro, which pays the full amount to IPW who will distribute profits to the Integro Partnership.

Justin Gilmour, Tim Sullivan, Travis Edwards, Adam McRedmond, Bryce Wild and Bryn Evans are IPW Authorised Representatives and may receive distributions indirectly through the Integro Partnership

## PROFESSIONAL STANDARDS – FINANCIAL PLANNERS & FINANCIAL ADVISERS CODE OF ETHICS

In 2017 the Commonwealth Parliament amended the Corporations Act 2001, to raise the education, training and ethical standards of financial advisers and financial planners.

The Code of Ethics was developed, and the code seeks to impose ethical duties that go above the requirements of the law and it is designed to encourage and embed higher standards of behaviour and professionalism in the financial advice industry.

At Integro we welcome these changes and are committed to ensuring our financial advisers/provisional advisers (authorised representatives) are offering all our clients a professional service and their advice is in the best interest of our clients at all times.

You can view the Code of Ethics at https://www.legislation.gov.au/Details/F2019L00117

# FINANCIAL ADVISER
## JUSTIN GILMOUR

**Name**
Justin Gilmour
Managing Director

**EXPERIENCE**
Financial services professional since 2000

**QUALIFICATIONS**
- Bachelor of Business
- Diploma of Financial Planning
- SMSF Specialist Advisors™

**MEMBERSHIPS**
- Full Member of the Financial Advice Association Australia (FAAA)
- SMSF Specialist Accreditation (SPAA)

**ASIC NUMBER**
250768

**CONTACT**
08 9388 8099
justin@integrowealth.com.au

Justin founded Integro in 2003 and, after six years, re-launched the firm with an innovative business model. Many of the people and families we assist work in the corporate, small business, and professional sectors, particularly in fields such as pharmaceuticals. We have also attracted a significant number of rural clients from the 'wheat belt' of WA, reflecting Justin's family origins in the state's northern agricultural region, around farming towns such as Carnamah.

Given our clients are generally high-net-worth individuals and families, we have developed considerable expertise in designing complex investment strategies tailored to self-managed superannuation funds (SMSF).

Prior to founding the firm, Justin spent several years as a financial adviser with Westpac Financial Planning in Perth. His qualifications include a Bachelor of Business degree from Edith Cowan University and a Diploma of Financial Planning. He has also been accredited by the SMSF Association (SMSFA) as an SMSF Specialist Adviser.

Justin is a full member of the SMSF Association (SMSFA) and the Financial Advice Association Australia (FAAA), the leading industry bodies for Australia's professional financial advisers. In 2012, the financial planning trade publication 'Wealth Professional' named him Australian Adviser of the Year, and in 2014, he was recognised by the prestigious '40under40' awards program as one of Western Australia's leading business entrepreneurs.

These awards are a testament to Justin's leadership skills, which drive the culture of our business based on integrity, respect, excellence, and success.

**Advice and services provided**

Justin is authorised by Integro to provide all the services listed Part 1 – "What Financial Services do we offer".

Should you require advice or services that extend beyond Justin's authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As a director of Integro, Justin receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnership and may receive distributions indirectly through the Integro Partnership.

# FINANCIAL ADVISER
## TIM SULLIVAN

**Name**
Tim Sullivan
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2011

**QUALIFICATIONS**
- Bachelor of Economics
- Diploma of Financial Planning
- Certified Financial Planner
- Graduate Diploma in Applied Finance

**MEMBERSHIPS**
- Full Member of the Financial Advice Association Australia (FAAA)

**ASIC NUMBER**
410914

**CONTACT**
08 9388 8099
tim.sullivan@integrowealth.com.au

Tim has more than 20 years' experience in Financial Services, from managing his own Financial Planning business to various senior leadership roles in banking, financial planning, and funds management.

Tim holds a Bachelor of Economics from the University of Sydney, a Graduate Diploma in Applied Finance, and a Diploma in Financial Planning. Tim is a Certified Financial Planner (CFP) with the Financial Advice Association Australia.

Tim has a client-first attitude and a personal approach to understanding and prioritising the needs of our clients. Tim is passionate about helping clients achieve what is most important to them.

Tim has been a Director of Claremont Football Club since 2019.

### Advice and services provided

Tim is authorised by Integro to provide all the services listed in Part 1 – "What Financial Services do we offer."

Should you require advice and services that extend beyond Tim's authority, he can refer you to a suitably qualified external specialist.

### Remuneration

As a director of Integro, Tim receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnership and may receive distributions indirectly through the Integro Partnership.

# FINANCIAL ADVISER

## TRAVIS EDWARDS

**Name**
Travis Edwards
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2008.

**QUALIFICATIONS**
- Bachelor of Science
- Certified Financial Planner (CFP)
- Advanced Diploma of Financial Planning
- Diploma of Financial Planning
- SMSF Specialist Adviser (SSA)

**MEMBERSHIPS**
- Full Member of the Financial Advice Association Australia (FAAA)

**ASIC NUMBER**
1002597

**CONTACT**
08 9388 8099
travis.edwards@integrowealth.com.au

Travis began his financial planning career in 2008, embracing his role as a "helping professional." He empowers clients to utilise the financial tools, strategies, and options available to them, blending proven business acumen with advanced education, knowledge, and expertise.

Since 2017, Travis has served as Director and Senior Financial Planner at Lighthouse Capital South West. During this time, he expanded his client base, forged a robust local and regional network, and delivered holistic, strategy-driven advice backed by deep technical insight. He specialises in guiding clients nearing or in retirement, building wealth, or selling businesses, farms, or other assets, always prioritising informed decision-making.

Joining Integro Private Wealth will enable Travis and clients to benefit from the scale of resources available. It will also afford Integro Private Wealth the opportunity to increase its footprint and reach a wider audience within the Southwest region of WA and beyond.

**Advice and services provided**

Travis is authorised by Integro to provide the services listed in Part 1 – "What Financial Services do we offer".
Should you require advice and services that extend beyond Travis's authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As a Director of Integro, Travis receives a salary from the Integro Partnership and may receive a performance bonus based on certain performance criteria from the Integro Partnership, and may receive distributions indirectly through the Integro Partnership

# FINANCIAL ADVISER
## ADAM MCREDMOND

**Name**
Adam McRedmond
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2010

**QUALIFICATIONS**
- Bachelor of Commerce (Commercial Law, Finance & Financial Planning)
- Accredited in Self-Managed Super Funds
- Accredited in Margin Lending and Geared Investments

**MEMBERSHIPS**
- Member of the Financial Advice Association Australia (FAAA)

**ASIC NUMBER**
386598

**CONTACT**
08 9388 8099
adam.mcredmond@integrowealth.com.au

Adam brings over 15 years of expertise in financial planning, having started his advisory career in 2010. His deep knowledge across wealth growth and protection strategies ensures clients receive tailored guidance throughout every stage of their financial journey.

By leveraging his directorship experience within Integro Private Wealth, Adam provides clients access to an expanded suite of resources and capabilities, enhancing their outcomes. At the same time, his leadership supports Integro's strategic vision to broaden its presence into Australia's Eastern states, strengthening our national footprint and delivering greater value to clients across the country.

**Advice and services provided**

Adam is authorised by Integro to provide the services listed in Part 1 – "What Financial Services do we offer".

Should you require advice and services that extend beyond Adam's authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As an employee of Integro, Adam receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnership. As a shareholder and Director of IPW East Coast Pty Ltd, Adam may also receive distributions indirectly through the Integro Partnership.

# FINANCIAL ADVISER
## NADA MATICEVIC

**Name**
Nada Maticevic
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2000

**QUALIFICATIONS**
- Bachelor of Business
- Diploma of Financial Planning
- Certified Financial Planner

**MEMBERSHIPS**
- Full Member of the Financial Advice Association Australia (FAAA)

**ASIC NUMBER**
242659

**CONTACT**
08 9388 8099
nada@integrowealth.com.au

Nada's advice is backed by a wealth of experience gained from more than two decades in the financial services industry. Previously a partner in her own practice, she built considerable knowledge by working in every department of that firm. Nada is dedicated to helping our clients develop, manage, and protect their wealth by providing personalised strategic advice and wealth management solutions.

Nada graduated from Edith Cowan University with a Bachelor of Business degree, majoring in Economics and Finance, and holds a Diploma of Financial Planning and is a Certified Financial Planner.

**Advice and services provided**

Nada is authorised by Integro to provide all the services listed in Part 1 – "What Financial Services do we offer."

Should you require advice and services that extend beyond Nada's authority, she can refer you to a suitably qualified external specialist.

**Remuneration**

As an employee of Integro, Nada receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnership.

# FINANCIAL ADVISER
## BRYCE WILD

**Name**
Bryce Wild
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2015

**QUALIFICATIONS**
- Bachelor of Commerce (Honours)
- Advanced Diploma of Financial Planning

**MEMBERSHIPS**
- Full Member of the Financial Advice Association Australia (FAAA)

**ASIC NUMBER**
1256168

**CONTACT**
08 9388 8099
bryce@integrowealth.com.au

Born and raised in South Africa, Bryce studied at Rhodes University, earning a Bachelor of Commerce Honours degree. He began his career at NFB Private Wealth, starting as a Para planner and then progressing to a Private Wealth Manager. He completed his Post Graduate Diploma in Financial Planning and qualified as a Certified Financial Planner in 2015.

Bryce then moved to Perth in April 2017 as a Senior Financial Planner and completed his Advanced Diploma in Financial Planning.

Bryce enjoys empowering his clients by helping them to take control of their financial future. He believes the best way to do this is by jointly uncovering their financial and lifestyle goals and then working with his clients on an ongoing basis, as he takes joint responsibility in ensuring these goals are achieved over time.

**Advice and services provided**

Bryce is authorised by Integro to provide the services listed in Part 1 – "What Financial Services do we offer".

Should you require advice and services that extend beyond Bryce's authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As a shareholder of Integro, Bryce receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnership and may receive distributions indirectly through the Integro Partnership.

# FINANCIAL ADVISER

## BRYN EVANS

**Name**
Bryn Evans
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2022

**QUALIFICATIONS**
- Bachelor of Commerce
- Graduate Diploma of Financial Planning

**MEMBERSHIPS**
- Full Member of the Financial Advice Association Australia (FAAA)

**ASIC NUMBER**
1298001

**CONTACT**
08 9388 8099
bryn@integrowealth.com.au

Bryn began his career in the financial services industry in 2012 while studying Economics and Finance at the University of Western Australia. He has since gained broad experience working in both Perth and London. Bryn has completed his Graduate Diploma of Financial Planning through the Kaplan Institute. Leveraging his knowledge, experience, and passion for personal finance, Bryn strives to deliver a high standard of service to our clients.

**Advice and services provided**

Bryn is authorised by Integro to provide the services listed in Part 1 – “What Financial Services do we offer”.

Should you require advice and services that extend beyond Bryn’s authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As a shareholder of Integro, Bryn receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnership and may receive distributions indirectly through the Integro Partnership.

# FINANCIAL ADVISER
## DEAN SAMPSON

**Name**
Dean Sampson
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2005.

**QUALIFICATIONS**
- Graduate Diploma of Financial Planning
- Certified Financial Planner
- Accredited Aged Care Professional – Aged Care Steps

**MEMBERSHIPS**
- Full Member of the Financial Advice Association of Australia (FAAA)

**ASIC NUMBER**
295700

**CONTACT**
08 9388 8099
dean.sampson@integrowealth.com.au

Dean's journey in Financial Planning started in 2002 and progressed to being an Authorised Financial Planner in 2005. Dean's clients cherish his honesty, loyalty, longevity in the industry, and deep knowledge. Specialising in Direct Equities, Superannuation, Portfolio Management, Aged Care, Centrelink, Estate Planning, and Insurance, Dean plays a crucial role at Integro, where he supports clients navigating retirement and intergenerational wealth transfer, combining strategic asset allocation with advanced modelling to help families plan with confidence.

**Advice and services provided**

Dean is authorised by Integro to provide the services listed in Part 1 – "What Financial Services do we offer".

Should you require advice and services that extend beyond Dean's authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As an employee of Integro, Dean receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnershi

# FINANCIAL ADVISER
## DANIEL SECATORE

**Name**
Daniel Secatore
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2016

**QUALIFICATIONS**
- Bachelor of Business, Banking and Finance
- Graduate Diploma of Financial Planning

**MEMBERSHIPS**
- SMSF Specialist Accreditation (SSA)

**ASIC NUMBER**
1249794

**CONTACT**
08 9388 8099
daniel@integrowealth.com.au

Daniel immersed himself in the financial services industry in 2010, commencing his career in administration and paraplanning roles while completing his university studies. This early exposure provided him with a unique opportunity to develop a deep understanding of the financial advice profession from the ground up, working alongside experienced advisers and gaining firsthand insight into the strategies, processes and relationships that underpin quality advice.

After becoming a Financial Adviser in 2016, Daniel has dedicated his career to helping individuals, families and business owners navigate complex financial decisions and build strategies aligned with their long-term objectives. Over this time, he has developed extensive experience assisting clients across wealth creation, retirement planning, superannuation, debt structuring and intergenerational wealth management.

Daniel also works with clients seeking advice on self-managed superannuation funds and holds the SMSF Specialist Adviser (SSA®) designation through the SMSF Association, reflecting advanced technical expertise in SMSF strategy and advice.

Daniel believes the most effective advice begins with understanding the broader context of a client's circumstances rather than focusing solely on individual financial decisions. His approach is strategic, considered and tailored to each client's objectives, ensuring recommendations remain aligned with their long-term goals and the life they are working to build.

Clients value Daniel's ability to bring clarity to complex financial matters and provide measured, practical guidance through significant decisions. He is committed to building enduring relationships founded on trust, professionalism and accountability, helping clients move forward with confidence at every stage of their financial journey.

**Advice and services provided**

Daniel is authorised by Integro to provide the services listed in Part 1 – “What Financial Services do we offer?”

Should you require advice and services that extend beyond Daniel’s authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As an employee of Integro, Daniel receives a salary and may receive a performance bonus based on certain performance criteria from the Integro Partnership.

# FINANCIAL ADVISER
## JAMESON JOHNSTON

**Name**
Jameson Johnston
Private Wealth Adviser

**EXPERIENCE**
Financial services professional since 2022

**QUALIFICATIONS**
- Bachelor of Commerce (Finance & Financial Planning)

**MEMBERSHIPS**
- Affiliate Member of the Financial Advice Association Australia (FAAA)

**ASIC NUMBER**
1315981

**CONTACT**
08 9388 8099
jameson@integrowealth.com.au

Jameson began his career with Integro Private Wealth in 2022 as an undergraduate while completing his Finance and Financial Planning degree at Curtin University.

Since then, he has worked closely with Justin Gilmour, Director of Integro Private Wealth, progressing through the roles of Associate and Provisional Adviser before completing his Professional Year and becoming a fully Authorised Representative. Throughout this journey, Jameson has developed strong technical knowledge and professional skills across a broad range of advice disciplines.

Having spent time in Sydney with the firm's investment consultants, Jameson has gained a deeper insight into financial markets and portfolio construction experience that informs his contribution to the firm's Investment Committee in the development and review of investment strategy. He enjoys collaborating with other service professionals, including accountants, legal advisers, and finance specialists, to develop well-rounded strategies that genuinely serve the best interests of clients.

With a holistic and client-focused mindset, Jameson is dedicated to delivering consistently high-quality advice across every stage of the client journey, from initial engagement through to ongoing financial planning and wealth management.

**Advice and services provided**

Jameson is authorised by Integro to provide the services listed in Part 1 – “What Financial Services do we offer?”

Should you require advice and services that extend beyond Jameson’s authority, he can refer you to a suitably qualified external specialist.

**Remuneration**

As an employee of Integro, Jameson receives a salary and may also receive a performance bonus based on certain performance criteria from the Integro Partnership.



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