



Website Disclosure Information

A guide to the services we provide
and how we will work with you to achieve your goals.



Adviser Name: Brett Aitken

Trading as Practice Name: Insure Control Pty Ltd

Business Address: 4 Bellbird Street

Bayview Heights

Cairns 4868

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Business profile

Website Disclosure Information :

Website Disclosure Information 2.0

Issue date

September 2024

Important

Before we provide you with financial advice, you should read this Website Disclosure Information (WDI). It contains the following important information to help you decide whether to use our services:

- Who we are;
- Advice we provide;
- How we are paid;
- Who to contact if you have a complaint.

Lack of Independence Disclosure

Fintegrity Wealth Advisers is owned by advisers and has an open approved products list, however, as we continue to be paid commissions for life insurance products and receive fees based on the asset value of some investments, we must disclose this lack of independence.

About our practice

Insure Control, corporate authorised representative (CAR), number 410971, trading as Insure Control Pty Ltd, is authorised to provide financial services on behalf of Fintegrity Wealth Advisers Pty Ltd.

We are a leading financial services provider.

Our business was established by Brett Aitken in 2011 and we have an office in Cairns.

Insure Control offers comprehensive Life Insurance advice to assist clients develop a structured personal protection plan that helps them achieve their needs and objectives.

We will provide you with strategies that allow you to take control of your own financial future and build relationships with you and your family to secure each generation's financial well-being.

Contact Details

Practice name Insure Control

Physical address 4 Bellbird Street Bay view Heights Cairns 4868

Mailing address PO Box 164 Earlville Cairns 4870

Phone 0418 982 290

Email brett@insurecontrol.com.au

Web www.insurecontrol.com.au

About our team

Attached to this document is a profile for your adviser. The adviser profile provides information about their contact details, qualifications, experience and any memberships they may hold.

Why you should choose us

We aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is the key to improving your financial position.

We undertake continuous professional development, to keep us up to date with all applicable legislative, strategy and product changes.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available.

We will help you determine your goals and weigh up different insurance strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas for achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

Approved Products

Fintegrity Wealth Advisers maintains a broad approved list, containing investment and insurance products that have been researched by at least 2 research houses.

Documents you may receive

Our advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The financial plan contains a summary of your goals, our strategies and financial product recommendations to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided.

We will keep a record of any further advice we provide. You may request a copy by contacting our office.

You will also receive a Product Disclosure Statement (PDS) if we have recommended you purchase a financial product. The PDS contains key features of the recommended product, significant benefits, risks and the fees you pay the product provider to professionally manage your insurance.

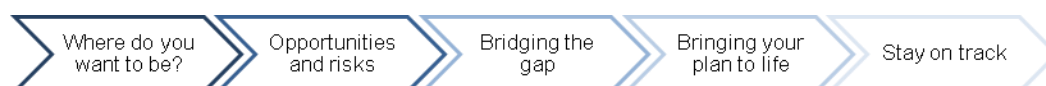
You may also receive an annual review offer to review your strategy and make sure they are the best available to achieve your goals.

You should read any warnings contained in your financial plan, or the PDS carefully before making any decision relating to a financial strategy or product.

You can contact us with any questions relating to your financial products.

Our financial planning process

Everyone has different circumstances, needs and goals. We treat everyone as an individual, but follow a defined financial planning process, to make sure you know what to expect from us.



Identifying where you want to be

We help you identify your personal insurance and lifestyle goals and explain the services we offer to help you achieve them. The type of advice you need could depend on your life stage, the amount of money you want to invest and the complexity of your affairs.

We will help you to identify the issues that need to be addressed to meet your goals. You can then decide whether you want our advice to meet a single need or a broad range of issues.

Considering opportunities and risks

Good personal advice starts with having an understanding of your current situation. We take a close look at your current financial situation – assets, debts, income, expenses and insurance, and explore the options to reach your goals.

Bridging the gap

Based on the research, we will recommend a strategy to bridge the gap between where you are now and where you want to be.

Bringing your plan to life

We work closely with you to implement your financial plan. We help you to complete any necessary paperwork and are available to attend meetings with your accountant, solicitor and general insurer so that your strategy is implemented efficiently.

Staying on track with regular annual or ongoing advice

Time goes on and circumstances and needs change. The final step in our advice process ensures your financial plan remains on track, by providing you with regular ongoing or annual advice.

Transaction services

If you would like us to help you complete a particular transaction without our advice, we can take your instructions and arrange for the transaction to be completed without providing any.

It is important to understand that in these circumstances we will generally ask you to confirm your instructions in writing and to sign a letter that acknowledges you have declined our offer of advice as well as understand the risks of a transaction service. You will be provided with a copy of the letter for your own

records.

Fees

The fees charged for our advice are designed to be fair and clear. Our advice fees may include charges for the following advice services:

Consultation Fee - You may be charged from \$0 up to \$1,100 for a consultation.

Advice Fee- The advice fee covers the cost of researching and preparing your financial plan. The price can be a flat fee with an additional performance or risk margin depending on the size and complexity of the advice.

Advice implementation – The advice implementation fee covers the administrative time spent implementing the recommended strategies and products. This cost will be calculated on the estimated time to complete the task.

Admin Fee – This will be charged for any other admin services provided.

Hourly Rate – The hourly rate charged for the Adviser time is \$150/h based on additional separate work outside the advice fee.

Life insurance payments

Initial commission – One off commission that is paid at the inception of insurance policy. This can range from 11% to 66% of initial premium paid. (Paid by the product issuer)

Ongoing commission – This is a part of the product provider's ongoing charges and is paid every year that the insurance policy is retained. (Paid by the product issuer)

Fintegrity Wealth Advisers will receive commission directly from the product provider and is based on a percentage of the insurance premium paid. Commissions are deducted from the premium by the product provider so are not paid directly by you.

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

Payment Method & Frequency

We offer you the following payment terms:

- Bpay, direct debit (credit card or savings), cheque

Fintegrity Wealth Advisers ABN 89 653 321 487

Australian Financial Services Licence 534971

www.fintegritywealth.com.au

About Fintegrity Wealth Advisers

Fintegrity Wealth Advisers has approved the distribution of this Website Disclosure Information.

Privacy and Disclosure

Your privacy is important to us. To learn more about our collection and handling of your personal information and for details on how to access our Privacy Policy, please refer below.

Another financial adviser may be appointed to you if your financial adviser leaves Fintegrity Wealth Advisers or if your financial adviser is unable to attend to your needs due to an extended absence from the business. In these circumstances, Fintegrity Wealth Advisers will write to you advising of the change. Your personal information will be passed on to the new financial adviser.

If you choose to appoint a new financial adviser, your new adviser will be provided access to your policy information. They will be responsible for providing you with annual or ongoing advice relating to those policies and all future advice fees deducted from the policy/(ies) will be paid to your new adviser.

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our

recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your financial adviser and Fintegrity Wealth Advisers may have access to this information when providing financial advice or services to you;
- Your financial adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Fintegrity Wealth Advisers to review customers' needs and circumstances from time to time.

Your information is only disclosed to other parties as are necessary for us to provide our services to you. Other parties may include fund managers, life companies, other Licensees and related parties who provide services to us. In certain situations, some of the parties that we share information with may be in, or have operations in, other countries. This means that your information might end up stored or accessed in overseas countries.

When we send your personal information to overseas recipients, we make sure appropriate data handling and security arrangements are in place. In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation and to comply with the key components of Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent. In addition, we will disclose your information where we are required to by law.

- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out as set out in the Fintegrity Wealth Advisers Privacy Policy);
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your financial adviser and Fintegrity Wealth Advisers will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it as set out in the Fintegrity Wealth Advisers Privacy Policy. The Fintegrity Wealth Advisers Privacy Policy also contains information about how to make a complaint about a breach of the *Australian Privacy Principles*. For a copy of Fintegrity Wealth Advisers Privacy Policy visit www.adviceevolution.com.au or you can contact us.

Professional indemnity insurance

Professional indemnity insurance is maintained by Fintegrity Wealth Advisers Pty Ltd to cover advice, actions and recommendations which have been authorised Fintegrity Wealth Advisers Pty Ltd and provided by your adviser. The insurance satisfies the requirements imposed by the Corporations Act 2001 and financial services regulations.

What should you do if you have a complaint?

If you have any complaints about the services provided to you, you should take the following steps:

- Contact your financial adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three days, please contact Fintegrity Wealth Advisers Pty Ltd on 02 7227 8392 email us at admin@fintegritywealth.com.au

Fintegrity Wealth Advisers Pty Ltd will acknowledge your complaint and will try to resolve your complaint as quickly and fairly as possible.

We will conduct a thorough investigation of your situation and the issues that you raise, and we will provide you with a formal written response within a 30-day period.

If your complaint has not been resolved satisfactorily, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Adviser profile

Adviser profile version:	2.0				
	This profile is part of the Website Disclosure Information and is only complete when the business profile is attached.				
Date issued	07/05/2025				
About (Adviser Name)	Your financial adviser, Brett Aitken (ASIC number 410970, is an authorised representative of Fintegrity Wealth Advisers. Email address: bertt@insurecontrol.com.au Education and Qualifications I hold the following qualifications: • Diploma in Financial Services (Financial Planning) I have met the following Financial Advisers Standards and Ethics Authority (FASEA) requirements: • Passed the Financial Advisers Exam Experience I commenced my career as a financial adviser in 2007 and became an authorised representative of Fintegrity on 01/07/2022. I'm a Cairns local Financial Adviser working with small businesses, families and individual clients. Having lost my wife to breast cancer and raising three children on my own, I know firsthand the importance of having personal financial protection. I provide personalised insurance advice to each client to provide them with a form of financial control at an unknown time. I specialise in advising on personal insurances for families, individuals and Small Businesses. This includes keyman cover and buy sell insurance agreements for businesses and partnerships. I also provide an ongoing review service to all existing and new clients by individual agreement. Memberships FAAA – Financial Advice Association Australia				
Advice your adviser can provide	I can provide you with strategic advice as well as arrange the types of financial products listed below. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about only those needs that are most important to you so that your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required. <table> <tr> <th>Strategies</th><th>Products</th></tr> <tr> <td> • Risk and insurance analysis • Insurance Claims Assistance </td><td> • Personal and group insurance </td></tr> </table>	Strategies	Products	• Risk and insurance analysis • Insurance Claims Assistance	• Personal and group insurance
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• Risk and insurance analysis • Insurance Claims Assistance	• Personal and group insurance				

How the adviser is paid

Fintegrity Wealth Advisers Pty Ltd will be remunerated by Statement of Advice Preparation fees, Advice Fees and upfront and ongoing commissions.

Fintegrity Wealth Advisers Pty Ltd will pay Insure Control.

Brett Aitken has equity in Insure Control and may receive capital and profit related benefits.

Other benefits your Adviser may receive

Non-monetary: Insure Control keeps a full register of any benefits received by advisers between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer, however, some non-monetary benefits are permitted because they are covered by an exception e.g. they are valued at less than \$300, they meet certain training and education requirements, or the benefit is the provision of relevant IT software or support. These are not additional costs to you.

We keep a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

Associated businesses: Your adviser may have associations with other related businesses, such as an accountancy firm, real estate agents, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics.

Appendix: Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the *Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006* to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised to review customers' needs and circumstances from time to time.
- Your information may be disclosed to external service suppliers both here and overseas who supply administrative, financial or other services to assist your adviser in providing financial advice and services to you.
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out.)
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser will continue to take reasonable steps to protect your information from misuse, loss, and unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Licensee holds about you at any time to correct or update it.