TrueWealth
financial advice, made simple.

About Your Adviser

O'Neil Cole

Authorised Representative Number 001273390
Adviser Profile | 1 April 2024

50 CAVILL, SURFERS PARADISE QLD 4217

0480 357 079 | 1300 219 211

oneil@truewealth.com.au

truewealth.com.au

ABN 86 635 905 243

About Me

O'Neil is an experienced financial professional with a passion for helping clients achieve their goals. He holds a Diploma in Financial Planning, a Cert 2 in Business, and a Tier 2 – General Insurance, providing him with a diverse and well-rounded skill set. With over 5 years of experience in financial planning and 6 years as an insurance broker, O'Neil has a proven track record of success and a reputation for providing expert advice and guidance to his clients.

In his free time, O'Neil enjoys pursuing a range of physical and social activities. He is an avid spearfisherman and also enjoys running and boxing. He is also a fan of Mexican cuisine and loves spending time with mates and family. These interests provide him with a sense of balance and fulfilment that he brings to his work.

Authorisations

I am authorised in the following financial services and products:

- Superannuation
- Pensions and Annuities
- Self-Managed Superannuation Funds
- Cash and Term Deposits
- Managed Investments
- Listed Securities (shares & other products)
- Investment Bonds
- Life Insurance
- Aged Care
- Budgeting and Cashflow Management
- Debt Management

Remuneration

I am remunerated by:

- Salary & Discretionary Bonus

The following table summarises the types of fees or commissions that applicable to the services that I provide. All amounts are inclusive of Goods and Services Tax (GST).

Remuneration	Up to	
Advice Consult Preparation of Advice Implementation of Advice	4.4% of your portfolio balance capped at $5,500	
Remuneration	**Initial**	**Per Annum**
Adviser Service Fee (asset based)*	-	1.65% capped at $3,300
Contribution Fee*	-	-
Insurance Commission*	66%	35%

*Based on a % of funds invested or insurance premiums

^Applicable from 1 January 2020 to new policies. If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

For example, a 1% Adviser Service Fee based on a $200,000 investment would equal a $2,000 fee payable.

Benefits, interests and associations

The financial planning business and I do not have related parties, shareholdings or referral arrangements that may influence my advice. Neither the business or I pay or receive referral fees.