

# BUSINESS PROFILE

## ADVISER PROFILE VERSION:

**VERSION** 1.0

This document contains a Business and an Adviser profile. The business profile provides information about the business your adviser works for.

The adviser profile provides information about your adviser, including their contact details, qualifications, experience, and any memberships they may hold. It also outlines the strategies and products your adviser can advise on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when provided together.

## DATE ISSUED

## ABOUT OUR LICENSEE



<b>ABN</b>	22 122 230 835	<b>AFSL/ACL NUMBER</b>	309996
<b>ADDRESS</b>	Level 9 160 Ann Street Brisbane Qld 4000		
<b>POSTAL</b>	GPO Box 942, Brisbane QLD 4001		
<b>PHONE</b>	07 3018 0400		
<b>EMAIL</b>	info@insightinvestments.com.au		
<b>WEB</b>	www.insightinvestments.com.au		

Insight is responsible for the services provided by any of its authorised representatives.

### PLEASE INSERT OR PROVIDE BUSINESS LOGO FILE

Poynter Hargraves Wealth Pty Ltd ACN 64 671 567 089 is a Corporate Authorised Representative No. 1306390 of Insight Investment Services Pty Ltd.

## OUR CONTACT DETAILS

<b>TRADING NAME</b>	<b>Poynter Hargraves Wealth Pty Ltd</b>
<b>BUSINESS ADDRESS</b>	<b>200 South Road, Mile End, SA, 5031</b>
<b>POSTAL ADDRESS</b>	<b>200 South Road, Mile End, SA, 5031</b>
<b>TELEPHONE</b>	<b>08 8272 0300</b>
<b>WEB ADDRESS</b>	<b><a href="https://poynterhargraves.com.au/">https://poynterhargraves.com.au/</a></b>

## ABOUT OUR TEAM

At Poynter Hargraves we believe in offering advice based on empowering you to take control of your financial future. To achieve this, we offer the knowledge gained from technical specialists who provide the latest data and developments. Our belief is that with sound advice, you can move forward financially with confidence and control your future prosperity.

Our team is engaged and committed, and our work culture reflects this. With a client base that is diverse in their needs, we offer a varied range of product solutions that are designed to help you put your goals in reach.

## ADVICE FEES



The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you.
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Our team will agree on the full details in relation to the cost of our services with you prior to commencing any work.

Our advice fees (inclusive of GST) include charges for the following advice services:

<b>INITIAL CONSULTATION (1 HOUR)</b>	Complimentary first meeting
<b>ADVICE HOURLY RATE</b>	\$550 per hour
<b>INITIAL ADVICE</b>	\$3,500 to \$9,500 per plan
<b>ADVICE IMPLEMENTATION</b>	Included in initial Advice
<b>ONGOING ADVICE</b>	\$2,200 minimum to 1.1% Adviser fee plus 0.27% admin fee
<b>ADDITIONAL ADVICE</b>	Per above

Disclosure: Each case is assessed individually, and a fee consent document will be provided before formally engaging services.

## COMMISSIONS

Commissions may be payable by product issuers for services related to insurance, banking deposit products, margin lending, some loan products, older investment products, and annuity products.

For insurance, the commission is factored into the annual premium as at 1 Jan 2020, is:

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statements (PDS) for most financial product issuers, which are available from your adviser.

You have a right to request further information about the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.

## HOW ARE WE PAID

Insight collects our fees (incl. GST) and retains a portion of our turnover to support our business. This includes investment and strategy research, continuing education, compliance consulting, and business coaching, allowing us to provide you with the highest quality service and advice. The remainder of our fees is paid to XYZ Pty Ltd, from which your financial planner receives a salary.

# ADVISER PROFILE

## ABOUT ME



My name is **Rob Turner**, and I am Authorised Representative No. 307117 of Insight Investment Services Pty Ltd.

### EDUCATION AND QUALIFICATIONS

I have a Diploma of Financial Planning, which is a testament of my dedication to maintaining high standards of expertise in the financial planning realm. My commitment to ongoing education means that you benefit from the latest industry knowledge and strategies.

### EXPERIENCE

I remain at the forefront of industry-specific knowledge and skills through ongoing training with 'Kaplan Professional,' ensuring that my qualifications and insights are always current.

### MEMBERSHIPS

I am a proud member of the Association of Independently Owner Financial Professionals (AIOFP) and operate under a strict code of ethics. This commitment ensures that you receive advice and recommendations grounded in trust and integrity.

## MY CONTACT DETAILS

### TELEPHONE

### EMAIL ADDRESS

## WHY SHOULD YOU CHOOSE ME

With over three decades in the field, I offer a depth of knowledge and insight that few can match. I have seen markets evolve, weathered economic shifts, and honed my skills to provide you with the most informed guidance possible.

My true passion lies in cultivating enduring relationships with my clients. I understand that your financial journey is unique and personal. With me as your adviser, you'll receive tailored support at every stage of life, helping you reach your financial goals and aspirations.

Beyond the realm of finance, I find fulfillment in maintaining a healthy lifestyle, often frequenting the gym. My dedication to fitness mirrors my approach to financial planning – recognizing that effort yields rewards. Additionally, I am an enthusiastic cook, renowned for my delectable chocolate cake recipe.

When you collaborate with me, you gain access to a wealth of financial knowledge and expertise. I stand ready to navigate you through an array of financial services and strategies to help you realize your financial objectives and seize control of your financial future. Together, you'll establish a sturdy financial foundation that will serve you well throughout life's various stages.

My approach to financial planning is multifaceted. My extensive experience allows me to view your financial needs from various angles, providing well-rounded solutions that align with your objectives. Whether you're planning for retirement, seeking investment opportunities, or navigating complex financial decisions, I'm your dedicated partner every step of the way.

## ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below.

I can help you to identify the types of services and products that will be appropriate to meet your financial goals. In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

### STRATEGIES

### FINANCIAL SERVICES PRODUCTS

- Guidance on budgeting and goal-setting
- Savings and wealth creation strategies
- Investment planning
- Gearing strategies
- Superannuation planning
- Pre-retirement planning
- Retirement planning
- Personal insurance planning
- Business insurance planning
- Estate planning considerations
- Aged care and Centrelink planning
- Salary packaging advice
- Deposit and payment products
- Financial planning
- Life risk insurance products
- Securities
- Managed investments
- Tax-effective investments
- Superannuation and retirement savings accounts

## HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business's profits that may result from any payments or other benefits received in respect of the services provided to you.

As an employee of Poynter Hargraves Pty Ltd, I receive a salary package that can include bonuses based on my performance and contribution to the business.