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

6 November 2026

ABOUT OUR LICENSEE

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

TRADING NAME	Poynter Hargraves Wealth Pty Ltd
BUSINESS ADDRESS	200 South Road Mile End SA 5031
POSTAL ADDRESS	200 South Road Mile End SA 5031
TELEPHONE	08 8272 0300
WEB ADDRESS	Https://poynterhargraves.com.au/

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:

INITIAL CONSULTATION (1 HOUR)	Complimentary First meeting
ADVICE HOURLY RATE	**$440 per hour**
INITIAL ADVICE	**$3,500 to $9,500**
ADVICE IMPLEMENTATION	**Included in initial advice**
ONGOING ADVICE	**$2,200 Minimum Fee to 1.1% Adviser Fee plus 0.27%**
ADDITIONAL ADVICE	**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 Ashish Pandey, and I am Authorised Representative No. 1245317 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Graduate Diploma of Financial Planning
Diploma of Financial Planning
Financial Adviser Exam FASEA
Bachelor of Business and Commerce (Accounting)

EXPERIENCE:

Ash is a financial adviser at Poynter Hargraves in Mile End, bringing around ten years of financial planning experience to the team. He holds a Graduate Diploma of Financial Planning and helps clients with personal insurances, superannuation, retirement income, Age Pension and Centrelink entitlements, cashflow and debt management.
Ash helps clients make sense of the decisions that shape their financial future: building and using their super, protecting their family with the right insurance, managing cashflow and debt, and planning ahead for and in retirement.
Outside the office, Ash is a husband and a father. He is a foodie who loves to train and keep himself fit. He plays cricket and trains martial arts as a hobby.

MEMBERSHIPS

NA

MY CONTACT DETAILS

TELEPHONE 08 8272 0300

EMAIL ADDRESS
apandey@poynterhargraves.com.au

WHY SHOULD YOU CHOOSE ME

With 10 years in financial planning and a Graduate Diploma of Financial Planning, I bring our super, insurance, cashflow and Centrelink together into one clear plan. I explain your options plainly and keep your strategy on track through regular reviews supported by the Poynter Hargraves team.

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

- 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

FINANCIAL SERVICES PRODUCTS

- 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 Wealth Pty Ltd, I receive a salary package that can include bonuses based on my performance and contribution to the business.