BUSINESS PROFILE

ADVISER PROFILE VERSION	**Version**	1.1

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 - their contact details, qualifications, experience and any memberships they may hold. It also outlines the strategies and products your adviser can provide advice on.

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

DATE ISSUED 17th August 2023

ABOUT OUR LICENSEE

INSIGHT investment services

ABN	22 122 230 835	**AFSL NUMBER**	309996
Address	Level 6, 200 Creek Street Brisbane Queensland 4000		
Postal	GPO Box 942, Brisbane QLD 4001		
Phone	07 3018 0400		
Fax	07 3018 0399		
Email	info@insightinvestments.com.au		
Website	www.insightinvestments.com.au		

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

ABOUT YOUR CORPORATE AUTHROISED REPRESENTATIVE

Carbon

Carbon Group Wealth Pty Ltd ACN 651 743 734 is a Corporate Authorised Representative No. 1292171 of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

Trading Name	Carbon Wealth Group Wealth Pty Ltd
Business Address	24 Hasler Road Osborne Park WA 6017
Postal Address	PO Box 1838 Osborne Park WA 6916
Telephone	(08) 9446 8588
Website	www.carbongroup.com.au

ABOUT OUR TEAM

Carbon Group Wealth forms one of the divisions of Carbon Group and our team are here to guide you on your financial journey. We know that life can get in the way of taking steps to secure your financial future, so we are here to partner with you in setting your goals, protecting what matters, growing your wealth and creating a legacy.

Carbon Group is a national award-winning multi-service firm focused on adding value to clients through our many service offerings, improving their financial positions and building strong long-term relationships.

Each facet of our company plays a role in ensuring that you stay in control of your business and personal finances with as little stress as possible. Our Wealth team are committed to providing personalised advice suited to your objectives and applying our expertise to create better financial outcomes for you and your family.

ADVICE FEES

FEE SCHEDULE

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)

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

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

Initial consultation (1 hour)	complimentary
Advice hourly rate	$440 per hour
Initial advice	$0 - $11,000
Advice implementation	case by case basis
Ongoing advice	$0 - $11,000
Additional advice	as per quotation

Fees will increase each year on July 1 each year in line with Consumer Price Index (CPI)

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products and older investment products and annuity products. For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 66% of the initial premium
- From 0% to 33% 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
- From 0% to 0.35% of your margin loan balanced and is factored into the annual interest rate

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 for further information in relation to the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative

HOW WE ARE 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 Carbon Group Wealth Pty Ltd from which your financial planner receives a salary

OTHER BENEFITS I RECEIVE

Payments from other professionals

Carbon Group comprises a number of divisions and business entities which, from time to time, may refer a client to another entity within the group to accommodate any specific needs that their client may have. That business entity may receive a service fee for providing the referral, however, the service fee is paid to the entity and does not directly provide a benefit to the individual advisor.

Payments to other professionals

We may pay a referral fee when clients are referred to us from other professionals. This will be disclosed in your Statement of Advice if applicable.

RELATIONSHIPS AND ASSOCIATIONS

Carbon Group is a multidiscipline business, we may refer clients within the group to other associated entities as outlined above.

ADVISER PROFILE

ABOUT ME

My name is **Adrian O'Brien** and I am an Authorised Representative No. 1293651 of Insight Investment Services Pty Ltd.

Education and Qualifications

Graduate Diploma Financial Planning
Graduate Certificate Applied Finance
Diploma Finance/Mortgage Broking

Experience

I'm an advice professional with a wealth of experience providing holistic financial advice to help my clients implement simple and sustainable strategies to achieve their goals. I enjoy breaking down complex finance topics and issues, but it's my ability to then share this knowledge to help others navigate these complexities to achieve their goals that I am most passionate about.

Memberships

Financial Advice Association of Australia (FAAA)

MY CONTACT DETAILS

Telephone	(07) 3812 2233
Mobile	0439808565
Email	adrian.o@carbongroup.com.au

WHY YOU SHOULD CHOOSE ME

I 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.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

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

ADVISER PROFILE

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*
- *superannuation planning*
- *pre-retirement planning*
- *retirement planning*
- *personal insurance planning*
- *business insurance planning*
- *estate planning considerations*
- *salary packaging advice*
- *aged care and Centrelink planning*

Financial Services Products

- *Deposit and payment products*
- *Financial planning*
- *Direct Equities*
- *Life risk insurance products*
- *Securities*
- *Managed investments, Including IDPS*
- *Tax effective investments*
- *Superannuation and retirement savings accounts*

HOW I AM PAID

As an employee of Carbon Group Wealth, I receive a salary package which can include bonuses based on my performance and contribution to the business.