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 27 November 2024

ABOUT OUR LICENSEE

ABN	22 122 230 835	**AFSL/ACL NUMBER**	309996
ADDRESS	Level 3 240 Queen 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.

BOUT YOUR CORPORATE AUTHROISED REPRESENTATIVE

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
WEB ADDRESS	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

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
ADVICE HOURLY RATE	$440 per hour
INITIAL ADVICE	$0 - $22,000
ADVICE IMPLEMENTATION	case by case basis
ONGOING ADVICE	$0 - $33,000
ADDITIONAL ADVICE	as per quotation

Disclosures: Each case is assessed individually, and a fee consent document will be provided before formally engaging services.
Fees may 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 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 Carbon Group Wealth Pty Ltd, from which your financial planner receives a salary.

ADVISER PROFILE

ABOUT ME	My name is Ryan Turner, and I am Authorised Representative No. 000394757 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

- Bachelor of Science
- Diploma of Financial Services (Financial Planning)
- Advanced Diploma of Financial Services (Financial Planning)
- Master of Business Administration

EXPERIENCE

I started my financial advice journey over 15 years ago and ran my own financial advice business for 10 years with Hillross Financial Services. I have worked with a variety of clients in a variety of financial topics, including superannuation, investment planning and retirement planning.

MEMBERSHIPS Financial Advice Association Australia (FAAA)

MY CONTACT DETAILS

TELEPHONE 08 9446 8588

EMAIL ADDRESS ryan.t@carbongroup.com.au

WHY SHOULD YOU CHOOSE ME

I am a financial adviser with over 10 years' experience and hold a Master of Business Administration.

I am dedicated to improving the financial future of my clients and understand that the basis of effective financial planning comes from building lasting relationships with clients.

I am passionate about making a difference in their lives.

I have worked with a variety of clients, from individuals to businesses, and have helped them achieve their financial goals. My journey began as a small business owner and is part of the reason I can relate to my clients' unique challenges.

I take the time to learn about my client's needs and goals for the future.

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
- Self-Managed Superannuation Fund planning

FINANCIAL SERVICES PRODUCTS

- Deposit and payment products
- Financial planning
- Life risk insurance products
- Securities
- Managed investments
- Tax-effective investments
- Superannuation and retirement savings accounts
- Margin Lending
- Self-Managed Superannuation Funds (including Limited Recourse Borrowing Arrangements)

HOW I AM PAID

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