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 - 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

23 October 2023

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.

AUTHORISED REPRESENTATIVES

Mike Haberfield - Authorised Representative No 000231595
George Kapiniaris – Authorised Representative No 000311716

OUR CONTACT DETAILS

TRADING NAME
Carbon Wealth St Kilda Pty Ltd t/as Carbon Wealth Elsternwick

BUSINESS ADDRESS
Suite 2, Level 1, 469 Glenhuntly Road, ELSTERNWICK VIC 3185

POSTAL ADDRESS
PO Box 1002, ELSTERNWICK VIC 3185

TELEPHONE
(03) 9523 6500

WEB
Carbongroup.com.au

ABOUT OUR TEAM

Karen Jonas is our paraplanner and has over 20 years of experience in the financial services industry, with 15 of those year working within financial planning. Karen works closely with our two Authorised Representatives and clients, researching financial products and assisting with the preparation of client advice documents and portfolio reporting. Karen has a Bachelor of Commerce (Hons), University of Melbourne (1989), a Diploma of Financial Planning and completed the Financial Standards and Ethics Authority (FASEA) (2020).

Roxanne is our Client Services Officer, with 10 years financial services industry experience. She holds a Diploma of Financial Planning. Roxanne supports our advice team with administration required for the implementation of plans, compliance and assists our clients with general queries or any administration requests.

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 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
$396 (including GST) per hour
INITIAL ADVICE
$3,300 - $11,000 (including GST)
ADVICE IMPLEMENTATION
Case by case basis
ONGOING ADVICE
$1,000 - $20,000 pa (including GST)
ADDITIONAL ADVICE
As per quotation

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 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 at 1 Jan 2020 is as follows

- 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 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 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 Wealth St Kilda Pty Ltd from which your financial planner receives a salary.

ADVISER PROFILE

ABOUT ME

My name is Mike Haberfield, and I am Authorised Representative No. 000231595 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Bachelor of Economics, Monash University (1971)
Graduate Diploma of Accounting, Victoria College (1991)
ASIC (PS146) Accreditation (2003)
Financial Standards and Ethics Authority (FASEA) 2020

EXPERIENCE

Mike has 30 years of experience in the provision of financial and accounting services and 20 years' experience in the provision of financial planning advice.

MEMBERSHIPS

Certified Practising Accountant (CPA) with CPA Australia

MY CONTACT DETAILS

MOBILE: 0409 569 157
EMAIL: mike.h@carbongroup.com.au

WHY SHOULD YOU CHOOSE ME

In order to provide the best possible advice to you, my goal is to develop key strategies based on your needs and circumstances, using my financial planning, tax and accounting skills, to deliver beneficial outcomes.

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
- Self-Managed Superannuation Funds (including Limited Recourse Borrowing Arrangements)

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 Carbon Wealth St Kilda Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.

ADVISER PROFILE

ABOUT ME	My name is George Kapiniaris, and I am Authorised Representative No. 000311716 of Insight Investment Services Pty Ltd. **EDUCATION AND QUALIFICATIONS** Bachelor of Economics, Monash University (1983) Diploma of Financial Services (Financial Planning), Finsia Education (2007) Financial Standards and Ethics Authority (FASEA) 2021 **EXPERIENCE** George has over 30 years of experience in the provision of financial and accounting services and over 15 years' experience in the provision of financial planning advice. **MEMBERSHIPS** Associate of the Institute of Chartered Accountants
MY CONTACT DETAILS	**MOBILE:** 0402 282 869 **EMAIL:** george.k@carbongroup.com.au
WHY SHOULD YOU CHOOSE ME	In addition to my financial planning expertise, I am also a tax agent and a Chartered Tax Advisor. This means any advice provided includes full consideration of any relevant tax implications.
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 • Self-Managed Superannuation Fund planning	• 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	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 Carbon Wealth St Kilda Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.