



Financial Services Guide

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Introduction to Insight Investment Partners

Insight Investment Partners is privately owned and holds its own Australian Financial Service Licence (368175).

Insight Investment Partners was established in November 2009. We provide advice across a broad range of areas including; SMSF strategies, Superannuation, Shares and Funds Management, Property and Lending, Risk Insurance, and Estate Planning.

Your adviser is a representative of, and acts on behalf of, Insight Investment Partners Pty Ltd. Insight Investment Partners does not act as a representative of any other licensee in relation to the services or products we provide.

Introduction to Our Financial Services Guide

This Financial Services Guide is issued by Insight Investment Partners ('we', 'our', or 'us'). You should read it carefully and make sure you understand it.

This FSG contains important information about:

- the financial services and types of products we are authorised to offer you;
- how we and our representatives are paid;
- any relationships that could influence the advice we give;
- our complaints handling procedures and how to access them;
- our privacy statement.

It is intended that this FSG should assist you to make an informed decision about whether to use our services.

Other documents you may receive

Should we provide you with personal financial product advice, and you are a retail client, you will receive a Statement of Advice (SOA). The SOA is a record of our recommendations; the basis on which it is given, and information about commissions, fees, charges and any associations that may have influenced the provision of such advice.

Where further advice is provided we may not provide an SOA where the relevant circumstances and basis for advice have not significantly changed from the original SOA. However, we will provide upon request what is known as a Record of Advice (ROA). You can request this at any time from your adviser or by emailing or writing to us.

In the event we make a recommendation to you to acquire a particular financial product (other than listed securities) or offer to issue or arrange the issue of a financial product, we will also provide a Product Disclosure Statement (PDS). The PDS contains information about the risks, benefits, features and fees payable in respect of the product.

These documents will assist you to make an informed decision on the acquisition of a financial product.

Financial services and types of products available

What financial services are available?

Some of the services you are able to access through Insight Investment Partners include:

- financial planning advice;
- wealth accumulation advice;
- superannuation advice, including self-managed superannuation funds;
- investment advice;
- redundancy advice;
- retirement advice;
- gearing strategies;
- cash flow advice;
- social security benefits advice;
- life and disability insurance advice; and
- estate planning services (financial planning).

What financial products are available?

Our AFSL authorises us to provide general and/or personal financial product advice and to deal (apply for, acquire, vary or dispose) in relation to:

- Deposit Products.
- Derivatives*.
- Foreign Exchange Contracts*.
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life products including investment life insurance and life risk insurance.
- Securities and Shares (Domestic and International).
- Managed Investment Schemes including Investor Directed Portfolio Services.
- Retirement Savings Accounts.
- Managed Discretionary Accounts (Wholesale clients only) #.
- Margin Lending Facilities
- Superannuation.

*Note that these financial products are currently offered under a referral arrangement with third parties. Where we recommend one of these products to you we will provide full disclosure relating to the third party involved and what, if anything, that Insight Investment Partners receives from this relationship.

Not currently offered.

Who will be responsible for providing advice?

Your adviser will be acting on behalf of Insight Investment Partners. Insight Investment Partners is therefore responsible to you for any advisory services your adviser provides.

By law we are required to have arrangements in place to compensate certain persons for loss or damage they suffer from certain breaches of the Corporations Act. Insight Investment Partners has internal compensation arrangements as well as professional indemnity insurance that satisfy these requirements.

How we and our representatives are paid

We will discuss and agree our fee structure with you before we provide you with services. Generally, the types of fees you can be charged are listed below. You may be charged a combination, or part of, any of these fees.

Fees for Advice:

We may charge fees for the preparation, presentation and/or implementation of our advice. These fees will be based on your individual circumstances, the complexity involved in your situation and the time it takes to prepare personal financial advice for you. We will discuss these fees with you and gain your agreement to the fees before we provide you with advice.

A flat dollar amount known as an advice fee may be charged from \$550 - \$11,000 (inclusive of GST).

Ongoing Advice Service Agreement (OASA):

We may charge a fee to provide ongoing advice services and/or portfolio reviews.

This fee will be agreed with you and is either a set amount, or an amount based on the amount of funds under our advice, and/or the time involved in reviewing your portfolio and circumstances.

Referral Fees:

If we refer you to another business to provide you with services, we may receive referral fees. Those fees may vary according to the party to whom we are referring, and the products involved. We will provide written notification to you if we are likely to receive referral fees for referring you to another service provider.

Payment methods

Our fees are either invoiced to you directly, or deducted from your investments, or a combination of these methods.

Where it is debited from your investments it is normally referred to as the Adviser Service Fee.

In most instances you will be able to select the method of payment that suits you best. We will discuss and agree the method of payment with you before we provide you with financial services.

Commission & Brokerage

If you take out a financial product through us, Insight Investment Partners may receive payments in the form of initial commissions and/or ongoing commissions from the financial product providers. These commissions are included in the fees and premiums you pay for the product. We may agree to rebate some or all of these fees to you.

Life Insurance Products

The maximum commission that Insight Investment Partners may receive is set out in the table below:

Date a new product is issued	Initial commission (% of annual policy cost or increase incl. GST)	Ongoing commission pa (% of annual policy cost or increase incl. GST)
1 January 2018 - 31 December 2018*	0 - 88%	0 - 22%
1 January 2019 - 31 December 2019*	0 - 77%	0 - 22%
From 1 January 2020*	0 - 66%	0 - 22%

* Insight Investment Partners may receive from the product issuer, higher commission rates than those outlined in the above table if:

- your policy was issued before 1 January 2018 and you exercise an option or apply for additional cover under your policy after 1 January 2018; or
- your policy was issued before 1 January 2018 and is replaced after 1 January 2018 to correct an administrative error.

Other Commissions

We do not generally receive commissions for financial products other than life insurance products. Commissions on investment products may only be payable in certain circumstances where an arrangement was in place with the product provider prior to 1 July 2013.

Brokerage

Insight Investment Partners may receive up to 100% of any brokerage fees charged for the execution of share trades. We may charge between 0% to 1.10% inclusive of GST (subject to a minimum of \$110 inclusive of GST), on any share transaction. For example: an investment of \$100,000 in direct shares, using a brokerage rate of 1.10% would equate to \$1,100 (inclusive of GST) received by Insight Investment Partners.

How is my adviser paid?

Our employees and directors may be remunerated by way of salary and/or bonuses or commission and other employee benefits.

Our advisers will receive a percentage of the ongoing advice fee, brokerage, or insurance commission. The adviser receives 80% of any fees or charges received by Insight Investment Partners. For example, where Insight Investment Partners receives \$1,000 (inclusive of GST), your adviser will receive \$800.

Please refer to Part 2 of this FSG (Adviser Profile) for further information on how your adviser is remunerated.

Do any relationships or associations exist that might influence my adviser in providing financial services to me?

Your adviser may receive non-cash benefits with a cash value of less than \$300. These may include, but not limited to, gifts, business lunches, sporting tickets or industry events (professional development or conference attendance).

Should an adviser receive any non-cash benefit, the benefit is recorded in our benefits register, which can be made available upon your request.

Our complaints handling procedures and how to access them

We are committed to meeting if not exceeding our clients' expectations whenever possible. Insight Investment Partners endeavors to provide you with quality financial advice. If you have a complaint or concern about the service provided to you, we encourage you to take the following steps:

1. Contact your adviser and tell your adviser about your complaint.
2. If your complaint is not satisfactorily satisfied in five business days, please email or write your complaint to info@iip.net.au
3. If your complaint is not satisfactorily resolved within 45 business days, you have the right to contact the Australian Financial Complaints Authority (AFCA). AFCA independently and impartially resolves disputes between consumers, including some small businesses, and participating financial services providers.

The Australian Financial Complaints Authority can be contacted on:

Toll Free Telephone: 1800 931 678

GPO Box 3, Melbourne Vic 3001

Fax: (03) 9613 6399

Website: www.afca.org.au

Email: info@afca.org.au

4. The Australian Securities and Investment Commission (ASIC) is Australia's corporate, markets and financial service regulator. ASIC contributes to maintaining Australia's economic reputation by ensuring that Australia's economic markets are fair and transparent, and is supported by informed investors and consumers alike. ASIC seeks to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services. You may contact ASIC by:

Toll Free Telephone: 1300 300 630

GPO Box 9827, Your Capital City or;

PO Box 4000, Gippsland Mail Centre Vic 3841

Website: www.asic.gov.au

Compensation Arrangements

Insight Investment Partners holds a professional indemnity insurance policy, which satisfies the legislative requirements. Subject to the terms and conditions, the policy provides cover for claims concerning professional services provided by Insight Investment Partners.

The policy provides coverage regarding claims made against us as a result of conduct of our representatives/employees and those who no longer work for us (but who did at the time of the relevant conduct).

Privacy Statement

Why we collect your personal information

We collect personal information, including sensitive information (e.g. health information), from you to provide you with services including financial advice.

We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, to prevent fraud, crime or other activity that may cause harm in relation to the particular products or services provided, and to help us run our business.

If you do not provide all the information we request, we may no longer be able to provide a product or service, including financial advice, to you.

Collecting and disclosing your personal information

We may disclose your personal information to other members of Insight Management Partners Pty Ltd (including Insight Mortgages Pty Ltd, Insight Tax Partners Pty Ltd, Insight Sports Pty Ltd, Insight Legal Partners Pty Ltd). We may also collect from the parties listed above any personal information they may hold about you which relates to our provision of financial advice.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Insight Investment Partners is also required, pursuant to the Anti-Money Laundering and Counter-Terrorism Financing Act (AML/CTF Act) and its corresponding rules and regulations to implement certain client identification processes. We may be required to obtain information about you at the time of providing financial services to you, and from time to time in order to meet our legal obligations.

We have certain reporting obligations pursuant to the AML/CTF Act and information obtained from or about you may be provided to external third parties and regulators in accordance with the requirements imposed on us.

Other important information

Our privacy policy is available on our website at www.insightmp.com.au/privacy-policy.html. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Privacy Act 1988 (Cth), or a registered privacy code and how we will deal with your complaint; and;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this privacy statement.

We will use your personal information to contact you or send you information about other products and services offered by us or our preferred suppliers. If you do not wish to receive marketing communications from us, please contact us.