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

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 or credit representatives.

OUR CONTACT DETAILS

TRADING NAME:
Crabtree Private Wealth

BUSINESS ADDRESS
87 Devereux Rd
LINDEN PARK SA 5065

POSTAL ADDRESS
PO Box 6210
LINDEN PARK SA 5065

TELEPHONE
08 8330 0289

WEB
crabtreeprivatewealth.com.au/

ABOUT OUR TEAM

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.

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
$330.00 (GST Inclusive)

INITIAL ADVICE
$330.00 per hour

ADVICE IMPLEMENTATION
$1,980.00-$5,500

ONGOING ADVICE
$2,400-$13,200 pa

ADDITIONAL ADVICE
$330.00 per hour

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 Crabtree Private Wealth which your adviser receives a salary

ADVISER PROFILE

ABOUT ME

My name is **Brett Crabtree** and I am an authorised representative No. 229193 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Advanced Diploma of Financial Planning (Adv. FP)
Licensed Financial Adviser
Associate of the Financial Advice Association of Australia (FAAA)
Registered Tax Practitioner (Financial Adviser)

EXPERIENCE

Brett Crabtree has been successfully advising farmers, business owners and high net worth individuals and families throughout Australia since 2001 in relation to their financial needs, management of assets and further advice.

MEMBERSHIPS

Financial Advice Association of Australia (FAAA)
Tax Practitioners Board

MY CONTACT DETAILS

Ph 08 83300289
Email: brett.crabtree@crabtreeprivatewealth.com.au

WHY SHOULD YOU CHOOSE ME

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

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