

BUSINESS PROFILE

ADVISER PROFILE VERSION

1.4

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

29 January 2024

ABOUT OUR LICENSEE



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



Coastal Business Insurance Group Pty Ltd t/a CBI Financial Planning is a Corporate Authorised Representative (#454239) of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME CBI Financial Planning
BUSINESS ADDRESS Level 4, 57 The Esplanade
Cotton Tree QLD 4558
10 Lawrence St
Gympie QLD 4570
POSTAL ADDRESS PO Box 268
Maroochydore QLD 4558
TELEPHONE 07 5479 6660
WEB cbigroup.com.au

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, before commencing any work. Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)	\$275 - \$550
ADVICE HOURLY RATE	\$220 per hour
INITIAL ADVICE	\$3,750 - \$7,500
ADVICE IMPLEMENTATION	Upto 2.4% for up to \$100,000 Upto 2% from \$100,001 - \$250,000 Upto 1.6% from \$250,001 - \$500,000 Upto 1.2% for amounts over \$500,000
ONGOING ADVICE	A minimum ongoing adviser service fee will be calculated as a percentage of your total portfolio to a maximum of 0.66%
ADDITIONAL ADVICE	\$220 per hour for any other service you require that is not specified above

Each case is assessed individually, and a fee consent document will be provided before formally engaging services. Fees will increase on July 1 each year in line with the 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 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 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 provides licensee services to support our business, under this arrangement we pay an ongoing flat fee for these services. 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 are paid to CBI Financial Planning Pty Ltd from which your financial planner receives a salary and or dividends.

**OTHER BENEFITS I
RECEIVE**

PAYMENTS FROM OTHER PROFESSIONALS

We have no referral arrangements in place.

PAYMENTS TO OTHER PROFESSIONALS

We do not pay any referral fees when clients are referred to us by other professionals.

**RELATIONSHIPS &
ASSOCIATIONS**

Nil

ADVISER PROFILE

ABOUT ME

My name is **Lisa Holland** and I am an Authorised Representative (No. 293240) of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Graduate Diploma of Financial Planning
Advanced Diploma in Financial Planning
Introduction to Self-Managed Superannuation Funds

EXPERIENCE

I began working in the Retail Banking sector almost thirty-five years ago and in 1999 was offered a position within a private financial planning firm. The idea of helping people to achieve their dreams, whether it be throughout their working lives or into retirement really struck a chord with me and I have practiced in the Financial Planning area since then.

MEMBERSHIPS

Financial Advice Association Australia

MY CONTACT DETAILS

TELEPHONE

07 5479 6660

FAX

07 5479 4567

EMAIL

lisa.holland@cbigroup.com.au

WHY YOU SHOULD CHOOSE ME

I provide personalised and responsible advice based on your objectives and believe that strategic advice and planning are 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 to identify 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.

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

FINANCIAL SERVICES PRODUCTS

- deposit and payment products limited to basic deposit products
- deposit products other than basic deposit products
- financial planning
- life risk insurance products
- listed securities
- interest in managed investment schemes including investor-directed portfolio services
- tax effective investments
- superannuation and retirement savings products
- self-managed superannuation funds

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.