BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 2.0

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 September 2020

ABOUT OUR LICENSEE

ABN	22 122 230 835	**AFSL/ACL NUMBER**	309996
ADDRESS	Level 6, 200 Creek Street Brisbane Queensland 4000		
POSTAL	GPO Box 942, Brisbane QLD 4001		
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WEB	www.insightinvestments.com.au		

Insight is responsible for the services provided by any of its authorised or credit representatives.

CB Wealth Australia Pty Ltd (ABN 96 643 655 869) is a Corporate Authorised Representative No.001283595 Trading as HH Wealth Creation Pty of Insight Investment Services Pty Ltd

OUR CONTACT DETAILS

TRADING NAME	HH Wealth Creation Pty Ltd
BUSINESS ADDRESS	Lobby 1, Level 2, 76 Skyring Terrace, Newstead QLD 4006
POSTAL ADDRESS	PO Box 3495, Norman Park QLD 4170
TELEPHONE	0416 885 282
WEB	www.hhwealth.com.au

ABOUT OUR TEAM

CB Wealth Australia Pty Ltd provides a range of financial planning services to clients Australia wide. We’re committed to helping Australian’s improve their financial situation and reach their goals, no matter the circumstances.

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).

Please refer to our Client Value Proposition for full details in relation to the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)	$330
ADVICE HOURLY RATE	$330 per hour
INITIAL ADVICE	As Agreed in Initial Consultation
ADVICE IMPLEMENTATION	As Agreed
ONGOING ADVICE	As Agreed – Combination of a percentage of investible assets and/or review fees as arranged
ADDITIONAL ADVICE	$330 per hour

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 and from 1 Jan 2020

- 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 provides licensee services to support our business, under this arrangement we pay a 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 is paid to H H Weath Creation 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 pay no referral fee when clients are referred to us from other professionals.

This will be disclosed in your Statement of Advice if applicable.

RELATIONSHIPS AND ASSOCIATIONS

NIL

ADVISER PROFILE

ABOUT ME	Christopher Holme is the face of HH Wealth Creation Pty Ltd. Chris has 10+ years' experience in the finance industry and has a passion for helping clients achieve their financial freedom. Chris has a Graduate Certificate in Financial Planning and is currently studying to obtain his Masters Degree. Based in Newstead (Brisbane) and servicing Australia wide HH Wealth Creation offers expertise in all areas of Financial Advice. **EXPERIENCE** 11 years in the finance industry **MEMBERSHIPS** FPA Membership SMSF Association Membership, TPB Registration

MY CONTACT DETAILS

TELEPHONE	0416 885 282
EMAIL	chris@hhwealth.com.au

WHY SHOULD YOU CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning is 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 you sort out 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
- 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.