BUSINESS PROFILE

ADVISER PROFILE VERSION:	2.1
	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	3 October 2023

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		
PHONE	07 3018 0400		
FAX	07 3018 0399		
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.

Right Track WA Financial Planning Pty Ltd ACN 661 907 071 is a Corporate Authorised Representative No. 001298863 of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	Right Track WA Financial Planning Pty Ltd
BUSINESS ADDRESS	1/21 Roydhouse Street, Subiaco WA 6008
POSTAL ADDRESS	PO Box 432, Osborne Park WA 6917
TELEPHONE	0410 626 117
WEB	https://righttrackwa.com.au/

ABOUT OUR TEAM

The relationship between an individual / family / business and their financial advisor is a critical piece in the financial planning process.
Building trust and sharing your finances and goals with another party is such a big commitment and we understand that honesty, reliability, good will and competency are key components to achieving this.
Right Track WA Financial Planning Pty Ltd was established in 2022 with the aim of providing high quality strategic financial advice that is in the best interest of each party.

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)	$275 (incl GST)
ADVICE HOURLY RATE	$440 (incl GST)
INITIAL ADVICE	$0 - $11,000 (incl GST)
ADVICE IMPLEMENTATION	Case by case basis
ONGOING ADVICE	$0 - $11,000 (incl GST)
ADDITIONAL ADVICE	Disclosed case by case basis

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 Right Track WA Financial Planning Pty Ltd from which your financial planner receives a salary.

ADVISER PROFILE

ABOUT ME

My name is **Robert Kruit** and I am an authorised representative No. 001258939 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Bachelor of Business, Major in Finance
RG146 Compliant
Graduate Certificate in Financial Planning
FASEA Exam Certification
SMSF Association SMSF Specialist Advisor™

EXPERIENCE

Started working in the Financial Services industry in August 2014 at LifeNet(WA) Financial Advice.
Joined Haydon Kinnaird Financial & Lending Services in June 2017, became a Financial Adviser authorised representative in October 2017 and have been providing holistic financial advice throughout.
Joined Carbon Group at the end of the 2020/21 financial year from the merger with Haydon Kinnaird Financial & Lending Services.
On 23 August 2022 Right Track WA Financial Planning Pty Ltd was established and from 1 October 2022, will be providing holistic financial advice for individuals, families, and businesses in Western Australia.

MEMBERSHIPS

Financial Planner AFP® with Financial Planning Association of Australia (FPA) since 05/10/2017.
Registered Tax (Financial) Advisor with Tax Practitioners Board (TPB) since 06/12/2017.
SMSF Specialist Advisor™ (SSA™) with SMSF Association since 04/02/2022.

MY CONTACT DETAILS

MOBILE: 0410 626 117

EMAIL: rob@righttrackwa.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 because 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
- 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
- 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 Right Track WA Financial Planning Pty Ltd, I receive a salary package which can include bonuses based on my performance and contribution to the business.