Business & Adviser Profile

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

9th of August 2022

ABOUT OUR LICENSEE

INSIGHT investment services

ABN	22 122 230 835
AFSL	No 309 996
ADDRESS	Level 6, 200 Creek Street Brisbane, QLD 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.

OUR CONTACT DETAILS

SAVI WEALTH

TRADING NAME	Savi Wealth Pty Ltd
BUSINESS ADDRESS	10/4 Harper Terrace, South Perth WA 6151
POSTAL ADDRESS	10/4 Harper Terrace, South Perth WA 6151
PHONE	08 6458 0644
WEB	www.saviwealth.com.au

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ABOUT US

With over 25+ years of industry experience, we are specialists in all areas of wealth and the financial world. We help you plan to be Savi about growing and protecting your wealth and strategising to get the best financial outcome for your future.

We manage the completed process – all in one – and work collaboratively with you to build the wealth you deserve. Our difference is in the experience, knowledge and process we share with our clients to achieve success the Savi way.

ADVICE FEES & COMMISSIONS

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 directly via your product (if possible).

Service	Advice Fee
INITIAL CONSULT (1 HR)	Financial Adviser – Ranges $275 - $400 flat fee
ADVICE (HOURLY RATE)	Financial Adviser – Ranges $400 - $800 Client Manager – Ranges $150 - $300
INITIAL ADVICE (SOA)	Ranges $2,500 - $6,500 (based on complexity)
ADVICE IMPLEMENTATION	Ranges $1,200 - $2,500
ONGOING ADVICE	Ranges $3,000 - $15,000 (based on service package selected)
ADDITIONAL ADVICE	Ranges $2,500 - $15,000 (based on complexity)

All fees quoted above are inclusive of GST. Fees may increase on 1 July 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, certain loan products and older investment and annuity products.

For insurance, the commission is factored into the annual premium and as of 1 January 2020, is as follows:

- Ranges 0% to 66% of the initial premium.
- Ranges 0% to 22% per annum of the renewal premium.

For other products, this may range as follows:

- Ranges 0% to 10% of the initial amount invested.
- Ranges 0% to 1% per annum for the value of the investment balance.

Generally, the payment we receive will be based on the service provided. Details of other payments we receive are controlled in the Product Disclosure Statements (PDS) for most financial product issuers which are available from your adviser. You have the right to request further information in relation to the range of amounts or rates of renumeration and soft dollar benefits received by the licensee and/or the representative.

HOW WE ARE PAID

Insight collects our fees (inclusive of GST) and retains a portion of the 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 are paid to Savi Wealth from which your financial adviser receives a salary.

HOW WE ARE PAID

From time to time an external professional may refer a client to Savi Wealth to accommodate any specific needs that their client may have. The external business entity may receive a service fee for providing the referral, however, the service fee is paid to the business entity and does not directly provide a benefit to the individual professional/adviser.

RELATIONSHIPS & ASSOCIATIONS

External professional business may refer clients to Savi Wealth as outlined above.

ABOUT ME
JANEAN HICKS

My Story

There are two memories that had a huge impact on my motive to become a financial planner. As a 10-year-old, I remember getting ready for school and going downstairs for breakfast. My mum was sitting at the kitchen counter adding up all the coins in her purse. I asked her what she was doing, and she told me she was counting all the money we had until the end of the month. I felt scared and unsecure and knew in that moment that I never wanted to live pay to pay. A few years later, I lost my father in a tragic car accident. He did not have his financial affairs in order, and with no Will, insurance, and shocking amounts of debt, our family was left to grieve with added financial stress. These experiences were my drive to make a difference in others' lives by helping them plan and manage their finances better to take away financial stress and replace it with peace of mind.

Education and Qualifications

- Diploma of Financial Planning (Dip FP).
- Certified Financial Planner (CFP) South Africa.
- Graduate Certificate in Self-Managed Superannuation Funds (SMSF).
- Accredited Listed Product Adviser (AS ALPA) Investments and Securities.

Authorised Representative No. 344257 of Insight Investment Services Pty Ltd.

Memberships

- Member of the Financial Planning Association of Australia (FPA).
- Registered with the Tax Practitioner Board.

MY CONTACT DETAILS

TELEPHONE 08 6458 0644

EMAIL janean@saviwealth.com.au

WEB www.saviwealth.com.au

WHY YOU SHOULD CHOOSE ME

I will help you articulate and define your goals and objectives, so they are specific, measurable, achievable, realistic, and timely. I will then advise you on the different strategies to achieve them.

I will listen to you to provide well researched, personalised, and responsible advice to help you achieve your financial objectives. There is no secret formula to achieving financial security, however, I will work with you to get a plan in place, then to build on, refine and adjust it as needed to ensure you have the best plan in place to achieve the wealth you deserve.

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 laws. Through my licensee (Insight Investment Services), I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available following any legislative changes.

ADVICE I CAN PROVIDE

I am authorised to provide advice on the strategies and financial service products outlined below:

Strategies
Goal Setting – SMART (specific, measurable, accountable, realistic and time bound)
Personal Insurance
Business Insurance – Keyman and/or partnership insurance
Cashflow management strategies – personal and business Liquidity and risk management – large capital purchases/asset acquisition and disposal
Debt management strategies
Investment Planning – including Managed Discretionary Accounts (MDA)
Superannuation including Self-Managed Super Fund (SMSF) Simple and Complex Estate Planning considerations
Financial Modelling
Retirement Planning
Tax Planning
Aged Care and Centrelink considerations

Financial Services Products
Deposit and payment products Financial planning
Life risk insurance products Securities
Managed investments
Tax effective investments
Superannuation and retirement savings accounts
Self-Managed Super Funds (including limited recourse borrowing arrangements LRBA)

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 businesses profits that may result from any payments or other benefits received in respect of the services provided to you.