BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 1.2

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 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.

3D Wealth Pty Ltd ATF 3D Wealth Trust Trading as 3D Wealth is a Corporate Authorised Representative No. 001303902 of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME 3D Wealth

BUSINESS ADDRESS L1, Suite/101,
612 Beaufort St
Mount Lawley WA 6050

POSTAL ADDRESS PO Box 724
Mt Lawley WA 6929

TELEPHONE 08 6118 6886

WEB www.3dwealth.com.au

ABOUT OUR TEAM

Money skills are not taught in school and setting yourself up correctly can save you a huge headache in the future. There are many areas to consider, from income protection, reducing debt, understanding investments, managing your superannuation, and selecting life insurance to retirement planning.

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
ADVICE HOURLY RATE	$550
INITIAL ADVICE	$3,300 -$11,000 based on complexity
ADVICE IMPLEMENTATION	Case-by-case basis
ONGOING ADVICE	$3,000 - $15,000 based on complexity
ADDITIONAL ADVICE	$1,500 - $4,000

Disclosure: the above are indicative fees only, fees are assessed on a case-by-case basis and may in some instances be outside this range. You will be provided with consent and disclosure information prior to entering any fee agreement. Each case is assessed individually, and a fee consent document will be provided before formally engaging services.

Fees will increase each year on July 1 each year in line with 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 at 1 Jan 2020 is as follows

- From 0% to 66% of the initial premium
- From 0% to 30% of the annual premium applicable at renewal

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

If you do not continue with a purchased life insurance product for a full 24 months, the commission received is returned to the insurance company, and you may then be invoiced for this amount.

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 3D Wealth Pty Ltd ATF 3D Wealth Trust from which your financial planner receives a salary

ADVISER PROFILE

ABOUT ME

My name is Andreas Kettemann and I am an authorised representative No. 001257779 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Master of Professional Accounting
Graduate Diploma of Chartered Accounting
Bachelor of Commerce
Diploma of Financial Planning
Diploma of Finance & Mortgage Broking
Certificate IV in Finance and Mortgage Broking

EXPERIENCE

Andreas Kettemann has been working in the financial services industry for over 10 years, specialising in working with Professionals, Medical Specialists and Business Owners.

MEMBERSHIPS

Chartered Accountants Australia & New Zealand (CAANZ)
Association of Financial Advisers (AFA)

MY CONTACT DETAILS

MOBILE: 0466 539 114

EMAIL Andreas@3dwealth.com.au

WHY SHOULD YOU CHOOSE ME

I am a firm believer that everybody’s financial and lifestyle goals are unique and achieving them can be challenging with sound advice and planning being key. Through working together, I will provide personalized advice specific to attaining your objectives. 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
- 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 3D Wealth Pty Ltd ATF 3D Wealth Trust, I receive a salary package which can include bonuses based on my performance and contribution to the business.