



Financial Services Guide

A guide to the financial services we provide and
how we will work with you to achieve your goals



Financial Services Guide: Version 9.0

Issue date November 2025

Purpose of this FSG Before we provide you with financial advice, you should read this Financial Services Guide (FSG). It contains the following important information to help you decide whether to use our services:

- about us
- the financial products and services your adviser can provide to you
- how we, your financial adviser and other related parties are paid
- what associations or relationships we have with others that could influence the advice provided to you
- how we collect and use your personal information
- details of who to contact should you have a complaint

About us

Insight Investment Services Pty Ltd ('Insight, **us or we**') is an organisation of choice for highly successful groups of financial advisers and for those who aspire to be. Insight holds an Australian Financial Service (AFS) Licence for providing personal advice. Insight operates nationally through a network of advisers located around the country and offers a range of financial services that are listed within this document.

Insight Representatives abide by the Financial Planners and Advisers Code of Ethics 2019, in addition to the code of conduct of any professional association they are members of such as the Financial Advice Association of Australia (FAAA).

This Financial Services Guide ('**Guide**') is used by Insight to inform retail clients of the financial products and services provided by our network of advisers. It is designed to assist you in deciding whether to use these services and to ensure that Insight complies with our obligations under our Australian Financial Services (AFSL) and Corporations Act (Cth) 2001.

If you decide to utilise any of the services provided by our network of advisers, you will receive this Guide and your adviser's profile. Your adviser's profile must be read in conjunction with this Guide and will outline specific information about your adviser prior to you receiving advice.

Contact Details

ABN 22 122 230 835 | AFSL No: 309996

Address: Level 9, 160 Ann Street, Brisbane QLD 4000

Phone: +61 7 3018 0400

Fax: +61 7 3018 0399

Email: info@insightinvestments.com.au

Web: www.insightinvestments.com.au

Insight has approved the distribution of this Guide. Please retain this document for your reference and any future dealings with Insight Investments Services Pty Ltd.

Under the Corporations Act, there are a number of restrictions that prohibit the use of certain terms, one of these restrictions applies to personal insurance advice that may be provided to clients. We allow our clients the option of fully or partially paying for insurance advice by way of the Insurance company paying a commission to your financial adviser, we believe this approach allows many clients to afford appropriate advice by providing the option to limit out of pocket fees. As such we are required to disclose the statement below.

Not Independent; You should know that pursuant to s923A of the Corporations Act we are prohibited from using the terms independent, impartial, or unbiased. s923A(2)(a)(i) prohibits the use of these terms, if life insurance commission is received and not fully rebated to the client.

About our advisers

Advisers are authorised by Insight to provide financial product advice in relation to, and deal in, certain financial products and services. Insight will be responsible for any financial services that your adviser is authorised to provide to you.

Your adviser's profile contains important information about your adviser including details of their education and qualifications, what advice they can provide, what relationships and associations they maintain as well as details of the advice fees you may pay and how they get paid for providing you with advice.

Why you should choose us

We 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.

We undertake continuous professional development and training programs so that we are up to date with legislative changes to superannuation, investment, social security and tax environments.

We have access to technical, risk and investment research professionals who provide us with additional analysis on strategies and products that become available as a result of these changes.

Our advisers will help you determine your goals and weigh up different investment strategies to achieve them.

Most importantly, we turn your thoughts into action. There are no secret formulas to achieving financial security. We work with you to get the basics right and ensure you have a plan to achieve your goals over time.

We can provide advice on:	We can arrange the following products and services:
<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • deposit and payment products (e.g. term deposits and cash management accounts) • life risk insurance products (life, disability, trauma, income protection and business) • debentures, stocks or bonds • securities • managed investments • direct equities • superannuation and retirement savings accounts • retirement incomes streams, including pensions and annuities • employer superannuation • self-managed superannuation funds (including limited recourse borrowing arrangements)

Your adviser may only be authorised to provide advice to you in some but not all of the above products and services. Please refer to your adviser's profile for a list of strategies and products they can recommend.

How you can give us instructions about your financial products

To develop a successful financial strategy, including recommending suitable products and services to meet your needs, we need to consider your personal circumstances and financial needs, goals and objectives. We will ask you for information about your personal circumstances when we meet with you.

You have the right not to provide us with personal information. However, without this information, or if it is inaccurate, the advice you receive may not be appropriate for your personal circumstances. If the information is incomplete and/or inaccurate, your adviser may provide you with a warning that the advice may not wholly represent your needs, objectives or financial situation.

It is also important that you keep us up to date by informing us of any changes in your circumstances so we are able to determine if our advice continues to be appropriate to your circumstances.

Documents you may receive

Our initial advice will be provided to you in a financial plan, known as a Statement of Advice (SOA). The SOA contains a summary of your goals and the strategies and financial products we will recommend to achieve your goals. It also provides you with detailed information about the fees, costs and other benefits we will receive as a result of the advice we have provided. Further advice will be documented in a Record of Advice (ROA) or a further Statement of Advice (SOA) depending on the nature of the advice at the time.

You have the right to request a copy of these documents up to seven years after the advice was provided by contacting your adviser.

If we recommend or arrange a financial product for you, we will make available a product disclosure statement (PDS) or investor directed portfolio service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits, and risks as well as the costs you will pay the product provider to professionally manage your investment or insurance. You should read any warnings contained in your SOA, the PDS or IDPS guide carefully before making any decision relating to our advice.

If you hold an ongoing fee arrangement with us for a period of more than twelve months, we will provide you with annual Opt-In Renewal Notice. The notice sets out the renewal terms and applicable fees for the forthcoming twelve-month period. After reviewing the agreement, should you wish to continue the arrangement you have the option to renew by providing consent as set out in the agreement.

Privacy Policy

In order to provide you financial products or services and undertake the management and administration of those products and services, it may be necessary for us to disclose your personal information to third parties. Insight is part of the Picture Wealth Group and is, therefore, governed by Picture Wealth Holdings Ltd's Privacy Policy. The Privacy Policy is available online at <https://www.picturewealth.com/privacy-policy>. If you experience any issues or would like us to send you a copy, please contact us.

If you have supplied your email address to us, we will send all relevant documents including any PDS, SoA and RoA to that address, unless you instruct us that you wish to receive these documents via a different method (e.g. hard copy sent to you by post).

What information is maintained in your file, can you examine the client file and who may access it?

If you are provided with personal advice, Insight will maintain a record of your personal information including details of your objectives, financial situation and any recommendations made to you. If you wish to examine your file, please ask us and we can arrange access for you.

In order to provide you with financial products or services and undertake the management and administration of those products and services, it may be necessary for us to disclose your personal information to third parties. For more information on how we collect and manage your personal information, please refer to the Privacy Policy (which can be located here: <https://www.picturewealth.com/privacy-policy>).

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 or paid via your product (if possible).
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Our advice fees may include charges for the following advice services:

Initial advice - The initial advice fee covers the cost of researching and preparing your financial plan and is based on a set dollar amount.

Before providing you with initial advice we will prepare an Initial Advice Agreement. The Initial Advice Agreement sets out what our initial advice will cover and how much it will cost you. In addition, the initial advice fee will be disclosed in your SOA.

Advice implementation – The advice implementation fee covers the administrative time spent implementing the recommended strategies and products and is based on a set dollar amount. The advice implementation fee will be disclosed in your Initial Advice Agreement or in your SOA.

Ongoing advice – The ongoing advice fee covers the cost to review the strategies and the products recommended in your SOA. An ongoing review helps you take advantage of opportunities as they become available.

The ongoing advice fee is calculated as either a set dollar amount or a percentage of your investments.

Before providing you with ongoing advice your adviser will prepare an Ongoing Advice Agreement. This agreement sets out our ongoing advice offer, which includes the advice and services we will provide, as well as frequency these will be delivered, how much it will cost, your payment method and how the service can be terminated. In addition, the ongoing advice fee will be disclosed in your SOA.

Additional advice – For all other advice, an additional advice fee may be charged based on a set dollar amount or hourly rate. Any additional advice fee will be disclosed in your SOA.

Insurance Commissions - Please note that for services in relation to insurance products, commissions may be paid by the product provider as follows:

- Initial commission - a percentage of the value of your investment contributions, loan balance or insurance premiums; and
- Ongoing commission - a percentage of the value of your investment balance, outstanding loan amount or premiums, usually calculated at the end of each month in which you hold the investment or loan, or on renewal of insurance products.

Advice fees cont..

Your advice fees will be calculated at the time we provide you with personal advice. Your SOA will outline the advice fees and any commission inclusive of GST.

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.

Payment Method & Frequency

We offer you the following payment terms:

- Direct debit (credit card or savings), cheque
- Deduction from your investment
- Initial and/or ongoing advice fees may be deducted as an annual instalment or in monthly or quarterly instalments.

Insight may retain up to 22% (inclusive of professional indemnity insurance) of the gross revenue received for the recommended financial services and/or products. Insight will pay advisers the remaining gross revenue received (unless otherwise stated). Please refer to your adviser's profile and SOA for detailed information on the types of fees charged.

Relationships and associations

It is important for you to understand the relationships that exist between us and other service providers, as they may be considered to influence our recommendations to you.

Insight Investment Services Pty Ltd (Insight) may provide you with products and services that are offered, managed or administered by associated entities. Insight is a wholly owned subsidiary of Picture Wealth Holdings Limited (PWHL). PWHL is a diversified financial services and technology company owned by both private and institutional shareholders, including FT Fintech Holdings, LLC (an investment fund of Franklin Resources, Inc.). Franklin Resources, Inc. [NYSE:BEN] is a global investment management organisation operating together with its subsidiaries as part of the Franklin Templeton group of companies. Our advisers may provide financial services, including advice, on financial products issued by the Franklin Templeton group of companies. Your Insight adviser does not have any obligation, implied or otherwise, to recommend investment products issued by the Franklin Templeton group of companies. Your Insight adviser will only recommend an investment product issued by the Franklin Templeton group of companies if it is appropriate for you and in your best interests to do so.

Picture Wealth Finance Pty Ltd (ABN 43 675 776 155) a related entity of PWHL, provides finance and lending solutions to clients.

Representatives of Insight (with your consent) may refer you to Picture Wealth Finance should you wish to review your lending needs.

The Highfield Group Pty Ltd (Highfield). Is an entity that includes some shareholders and directors of Insight.

Sterling Managed Investments Pty Ltd ("Sterling") is an entity owned by Highfield. Sterling holds an Australian Financial Services (AFS) License (No.340744). The shareholders of Highfield may share in dividends that Sterling generates. The share price of Highfield may be affected favourably by the sale of products issued by Sterling.

Other benefits we may receive

We may be offered or receive non-commission benefits such as education or sponsorship from some product providers at no extra cost to you. Both our advisers and Insight maintain a register to document benefits received. A copy of this register will be made available within seven days of a request.

- **Non-monetary:** From time to time, product issuers have access to our advisers to provide training on their products. Any payments made by fund managers for educational purposes at conferences, professional development or training days are shown in a non-monetary benefits register, which is available for inspection on request.

Our advisers and Insight keep a non-monetary benefit register of indirect benefits received from product issuers that are less than \$300. Indirect benefits include such things as lunches, tickets to sporting or cultural events, corporate promotional merchandise and so on. You can see a copy of this register by asking us.

- **Payments to and from other professionals:** In some cases, your business may have been referred to us by third parties such as real estate agents, accountants, mortgage brokers etc. Any arrangement in place will be subject to the FASEA Code of Ethics. Where this is the case:
 - We may pay a referral fee when clients are referred to us from other professionals. This will be disclosed in your adviser's profile and SOA if applicable.
 - We may receive a referral fee from other professionals when we refer you to their services. This will be disclosed in your adviser's profile and SOA if applicable.
 - Picture Wealth Finance Pty Ltd – Should a referral from your advice provider to Picture Wealth Finance proceed. The Advice firm will receive a flat 20% initial payment of the up-front loan commission. Individual advisers do not receive this benefit; it is a payment to the Corporate Authorised Representative Firm

Alternatively, you can ask us about the fees and we will tell you how much was paid and how it was calculated.

What should you do if you have a complaint?

If you have a complaint about the advice or services we provided to you, you should take the following steps:

- Contact your adviser and tell them about your complaint;
- If your complaint is not satisfactorily resolved within three working days by your adviser, you can telephone Insight on +61 7 3018 0400, email us at info@insightinvestments.com.au or put your complaint in writing to:

Complaints Officer

Insight Investment Services
GPO Box 942,
Brisbane QLD 4001

Insight places great importance on resolving complaints quickly and amicably. For all complaints, we will follow the following steps:

- We will acknowledge your complaint and try to resolve your complaint as quickly as possible.
- We will conduct a thorough investigation of your situation and the issues that you raise;
- We will provide you with a formal written response within a 30-day period (standard complaints) and 45 days for superannuation trustee complaints.

What should you do if you have a complaint?
cont..

If your complaint has not been resolved satisfactory, you have the right to complain to one of the following External Dispute Resolution Schemes listed in the following table:

Type of complaint	External complaints service
Financial advice, investments, superannuation or insurance matters	<p>Australian Financial Complaints Authority (AFCA)</p> <p>Phone: 1800 931 678 (free call) Email: info@afca.org.au Website: www.afca.org.au</p> <p>In writing to: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001</p>
Personal information held	<p>The Privacy Commissioner on 1300 363 992</p>

The Australian Securities & Investments Commission (ASIC) may also be contacted on 1300 300 630 to find out which body may best assist you in settling your complaint.

Professional indemnity insurance

Insight is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

The insurance covers claims arising from the advice, actions and recommendations of current or former employees or representatives of ours, even where subsequent to these actions they have ceased to be employed by or act for us.

You do not have a direct right to claim under this insurance, which is taken out to ensure sufficient resources will be available to meet claims against us.



Contact us

Contact us for more information
or to discuss how you can benefit
from Insight's support.

HEAD OFFICE

LEVEL 9, 160 ANN STREET, BRISBANE QLD 4000

PHONE: 07 3018 0400

EMAIL: info@insightinvestments.com.au

www.insightinvestmentservices.com.au

BUSINESS PROFILE

PROFILE VERSION

VERSION 2.1

This document contains a Business and an Adviser profile. These profiles are part of the Financial Services Guide (FSG) and are only complete when they are provided together.

- 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.

DATE ISSUED

1st July 2025

ABOUT OUR LICENSEE



ABN	22 122 230 835	AFSL 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.

ABOUT US



ABN	38 645 771 286	ASIC CORPORATE REPRESENTATIVE	332901
ADDRESS	9 Arezzo Street, Stirling, WA 6021		
POSTAL	Suite 5, 100 Hay Street, Subiaco, WA 6008		
PHONE	08 9493 2800		
EMAIL	contact@jlfc.com.au		
WEB	www.jlfc.com.au		

OUR TEAM – JLFC

Life-Aligned. Strategy-Driven. Outcomes-Focused.

At Jakupovic Lifestyle Financial Consulting (JLFC), we know that true wealth isn't just measured in dollars but in the ability to live the life that matters most to you.

We're not just financial advisers. We're long-term partners who walk beside you through life's milestones – the expected and the unexpected. Whether building a business, planning for retirement, or navigating a major life transition, we help you make confident, informed decisions that reflect your values and priorities.

Our clients are individuals, families, and business owners who want more than just a plan – they want clarity, purpose, and a sense of control. We help you understand where you are now, where you want to go, and

how to get there – aligning your financial strategy with your lifestyle goals, every step of the way.

With over two decades of experience and a deep commitment to personal service, we bring structure, wisdom, and heart to every client relationship. We treat our clients like family – because we genuinely care. We listen closely, think deeply, and act with intention, always striving to improve your financial position and peace of mind.

Proudly based in Western Australia, JLFC offers a dynamic, values-based approach to financial advice – built on trust, compassion, and a shared commitment to helping you live a rich, fulfilling life.

OUR ADVICE FEES Fair, Transparent, and Aligned with You

At JLFC, we believe great advice starts with transparency. That's why we've proudly followed a fee-for-service model since 2006 – ensuring our recommendations are always based on your needs.

You'll always know:

- What you're paying for
- What services you're receiving
- That our advice is in your best interest

How We Charge for Our Services

We'll agree on the fee structure that suits you best, which may be:

- A flat dollar amount
- An hourly rate
- A percentage of funds under advice
- Or a combination of these

How You Can Pay

- Direct invoice for initial or ongoing advice
- Deduction from your investment (where allowed)
- Insurance commissions (where applicable)
- A mix of the above

Our fees are based on the level of service and complexity involved – always discussed upfront, with complete transparency and no surprises. GST is included, and where advice is more complex, we'll confirm your fee in writing before proceeding.

We're here to ensure you feel confident, informed, and in control from day one.

Annual Service Fee

We charge an annual service fee (generally debited monthly) to provide you with on-call access to your dedicated financial adviser throughout the year and to receive tailored advice as required, along with administrative support to establish and manage your investments. Your adviser will review your plan with you annually, subject to your availability and agreement, and will consider changes in your circumstances or legislation that may impact you and any changes to financial products.

Fees depend on the services provided and are agreed upon in advance. Your Terms of Engagement, Statement of Advice, or Service Agreement will provide full details.

Statement of Advice

In some circumstances, we may charge separately for preparing a Statement of Advice. We will agree on the fee with you before preparing our advice.

Other Agreed Services

In some circumstances, we may agree to undertake a specified scope of work for you. Depending on your requirements, we may agree to a fixed price before commencing this work or completing the work on a time-cost or hourly rate basis. Our current hourly charge rates are \$550 per hour, including GST.

If you engage at an hourly rate before proceeding with any work, we will estimate the costs you may incur. We will also keep a detailed record of the work we undertake for you. Once our work is completed, this record will always be available to our clients.

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

INITIAL CONSULTATION (Up to 90 min)	Complementary
STATEMENT of ADVICE PREPARATION DEPOSIT (one-off) <i>A deposit is required to execute the engagement terms and prepare our advice.</i>	\$1,975 - \$8,800
STATEMENT of ADVICE PREPARATION FEE (one-off) <i>This is a one-off fee for preparing financial advice, and it depends on the complexity of the Statement of Advice. The fee will be agreed upon prior to preparing the advice. It may range from \$3,950 to \$17,600+, including GST.</i> <i>The above range is indicative and based on complexity. The actual cost will be discussed and confirmed during your engagement appointment prior to proceeding with our advice. Complex advice will contain multiple goals, strategies and/or tax structures and therefore, fees charged will be at the higher end of the range, as will complex implementation. Less complex advice/implementation will therefore likely result in a lower fee.</i>	\$3,950 - \$17,600
ADVICE and STRATEGY IMPLEMENTATION FEE (one-off) <i>This is a one-off fee to implement our advice or change your financial products. This fee will be agreed to prior to the advice's preparation and included in the above advice preparation cost. Fees may be paid directly by you or collected through the product issuer where appropriate.</i>	\$3,300 - \$16,500
ANNUAL FINANCIAL PLANNING SERVICE FEE – Client Service Agreement <i>This is a monthly fee to provide you with on-call access to your financial adviser throughout the year and to receive tailored advice as required, along with administrative support to establish and manage your investments.</i>	\$5,500 - \$55,000

*Each case is assessed individually depending on need and complexity, and a fee consent document will be provided before formally engaging services.

Client Service Agreement

You can elect to enter into a 12-month Client Service Agreement (Agreement) as part of your financial planning strategy so you can receive advice services, such as a meeting to review your plan. Details of the services will be provided in your Agreement. The fee can range from a minimum of \$5,500 to a maximum of 1.32% of the value of your portfolio each year. The cost will be commensurate with the level of service needed and the complexity of the advice provided, and it will be outlined and agreed upon with you in the Agreement. For example, for investments valued at \$500,000, the minimum annual fee would be \$5,500 pa and the maximum fee \$6,600 pa. A flat dollar fee is also available and would be agreed to prior to entering an Agreement.

Borrowed funds - If we recommend that you acquire investments using borrowed funds, your annual fee will be an additional minimum of \$4,600 and a maximum of \$15,000 per annum.

COMMISSIONS

Commissions may be payable by product issuers for services concerning insurance. For insurance, the commission is factored into the annual premium and on 1 Jan 2020 is as follows:

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

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 concerning the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and representative.

HOW ARE WE PAID

Insight collects our fees (incl. GST) and retains a portion 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 Jakupovic Financial Consulting Pty Ltd, where your financial planner receives a salary.

ADVISER PROFILE

ABOUT ME

My name is Jasmin Jakupovic, and I am a FASEA-qualified financial adviser and an authorised representative of Insight Investment Services Pty Ltd, ASIC Authorised Representative No. 471794.

I am passionate about helping my clients gain control over their finances and lifestyle, and everyone I work with finds that sense of control incredibly empowering.

I have been a financial adviser for over 20 years, with extensive experience in financial planning and behavioural finance.

My expertise includes transition to retirement and retirement income planning, Centrelink benefits and strategies, Self-Managed Superannuation Funds (SMSFs), and developing tax-effective wealth accumulation strategies.

I am a Certified Financial Planner™ (CFP®) and an SMSF Specialist Advisor™ (SSA™), and I am a member of the Financial Advice Association Australia (FAAA) and the SMSF (Self-Managed Super Fund) Association. I adhere to the codes of ethics and professional conduct of FASEA, FAAA, and the SMSF Association.

MY CONTACT DETAILS

MOBILE: 0412 188 985

EMAIL jasmin@jifc.com.au

WHY SHOULD YOU CHOOSE ME

I found refuge in Australia from war-torn Bosnia (formerly Yugoslavia) as a refugee visa entrant in the 90s. We lost our previous lives and faced the huge challenge of starting from scratch in a new country. But I had a plan and vision and was willing to work hard to make things happen.

Using my financial hardship as motivation, I moved into strategic financial advisory and planning. My passion, care, and respect for community and the environment shape my relationships with clients and highlight my integrity and justice-centred approach.

These days, I enjoy life's simple pleasures: camping and spending quality time with my family and friends. I still have a plan and vision, and I continue to work extremely hard, but this time, I want to help improve the lives of my clients.

ADVICE I CAN PROVIDE

I can provide strategic advice and arrange the financial products listed below.

I can help you identify the services and products to meet your financial goals. In addition, you can 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 advise on the strategies and 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 and direct equities
- Debentures, stocks or bonds
- Managed investments
- Tax-effective investments
- Superannuation and retirement savings accounts
- Retirement Income Streams, including pensions and annuities
- Margin lending
- Self-Managed Superannuation Funds (including Limited Recourse Borrowing Arrangements)

HOW I AM PAID

I hold a share of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends, or income derived from the business's profits, which may come from any payments or other benefits received related to your services. As an employee of Jakupovic Financial Consulting Pty Ltd, I receive a salary package that may include bonuses based on my performance and contribution to the business.