

BUSINESS PROFILE

ADVISER PROFILE VERSION:

VERSION 1.5

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, including their contact details, qualifications, experience, and any memberships they may hold. It also outlines the strategies and products your adviser can advise on.

These profiles are part of the Financial Services Guide (FSG) and are only complete when provided together.

DATE ISSUED

12/06/2026

ABOUT OUR LICENSEE



ABN	22 122 230 835	AFSL/ACL NUMBER	309996
ADDRESS	Level 9 160 Ann Street Brisbane Qld 4000		
POSTAL	GPO Box 942, Brisbane QLD 4001		
PHONE	07 3018 0400		
EMAIL	info@insightinvestments.com.au		
WEB	www.insightinvestments.com.au		

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



PREMIUM
STRATEGIC INVESTMENTS

Premium Strategic Investments ABN 33 684 819 323 is a Corporate Authorised Representative No. 001314834 of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	Premium Strategic Investments Pty Ltd
BUSINESS ADDRESS	Level 14, 167 Eagle Street, Brisbane Qld 4000
POSTAL ADDRESS	Level 14, 167 Eagle Street, Brisbane Qld 4000
TELEPHONE	07 3153 3790
WEB ADDRESS	www.premiumprivatewealth.com.au

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 on 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 ADVICE	Advice fees start from \$4,400 and range up to \$11,000 (incl GST).
INSURANCE ONLY ADVICE	We reserve the right to charge an upfront fee of \$1,650 for the research and preparation of any insurance-only advice.
ADVICE IMPLEMENTATION	From \$550*
ONGOING ADVICE	Ongoing fees are charged at \$220 per month + 0.55% per annum of the assets we are advising on. Alternatively, we may agree with you to charge a flat ongoing advice fee of between \$4,400 and \$11,000 (incl GST) per annum.
PORTFOLIO MANAGEMENT FEE	If we are managing a Direct Equity Model Portfolio for you, the annual fee will range between \$5,280 and \$7,920 (incl GST) per annum.
STRATEGIC ADVICE	We may charge a one-off fee for certain strategic/modelling scenarios.

Disclosure: Each case is assessed individually, and a fee consent document will be provided before formally engaging services.

We reserve the right to increase fees on an annual basis. The method of calculating the amount of the remuneration will be disclosed at the time the advice is given or as soon as practically possible.

COMMISSIONS

Commissions may be payable by product issuers for services related to insurance, banking deposit products, margin lending, some loan products, older investment products, and annuity products.

For insurance, the commission is factored into the annual premium as at 1 Jan 2020, is:

- 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 further information about 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 are paid to Premium Strategic Investments Pty Ltd, from which your financial planner receives a salary.

ADVISER PROFILE

ABOUT ME



My name is Alan Lake, and I am an Authorised Representative No. 248442 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

Bachelor of Commerce (Accounting and Law)
Advanced Diploma of Financial Planning
Certified Financial Planner (CFP)
Certified Practicing Accountant (CPA) accredited Financial Planning Specialist (FPS)
Self-Managed Super Fund Specialist (SSA)
Aged Care Specialist (ACS)

EXPERIENCE

I have been a financial adviser since 1998 and I have prior senior management experience in multi-national corporations, which means I am familiar with dealing with people from all walks of life. I am just as comfortable in a corporate boardroom as I am sitting around your kitchen table.

MEMBERSHIPS

Financial Advisers Association of Australia
CPA Australia
SMSF Association of Australia

MY CONTACT DETAILS

TELEPHONE

0466 348 189

EMAIL ADDRESS

alanlake@premiumpw.com.au

WHY SHOULD YOU CHOOSE ME

I am a Certified Financial Planner, the highest internationally recognised professional accolade that can be bestowed on a financial planner and I have been providing quality financial advice since 1998. I am also a Certified Practicing Accountant and am recognised by CPA Australia as a Financial Planning Specialist. I am also an accredited Self-Managed Super Fund (SMSF) Specialist and an accredited Aged Care Specialist.

I am professional and personable in all my dealings, and I enjoy working with people from all walks of life. I am as comfortable in a high-flying corporate boardroom as I am having a coffee with you in your kitchen and everything in between. I have been told that I have an uncanny ability to make the complex simple and I have been known to solve problems some clients didn't even know they had.

When not advising clients or leading the team here at Premium Strategic Investments, I enjoy spending time with my family and breathing new light through old windows (otherwise known as renovating old houses).

I look forward to working with you.

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	FINANCIAL SERVICES PRODUCTS
• 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	• Deposit and payment products • Financial planning • Life risk insurance products • Securities • Managed investments • Tax-effective investments • Superannuation and retirement savings accounts • Self-Managed Superannuation Funds (including Limited Recourse Borrowing Arrangements)

HOW I AM PAID

As an employee of Premium Strategic Investments Pty Ltd, I receive a salary package that can include bonuses based on my performance and contribution to the business.