BUSINESS PROFILE

ADVISER PROFILE VERSION:	**VERSION** 1.0

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	26 May 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.

Simplified Wealth Solutions Pty Ltd ACN 639 329 329 is a Corporate Authorised Representative No. 001281473 of Insight Investment Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	Simplified Wealth Solutions Pty Ltd
BUSINESS ADDRESS	200 South Road, Mile End, SA, 5031
POSTAL ADDRESS	200 South Road, Mile End, SA, 5031
TELEPHONE	08 7095 8338
WEB ADDRESS	simplifiedwealthsolutions.com.au

ABOUT OUR TEAM

We are a boutique firm located in Adelaide, dedicated to delivering tailored solutions that empower our clients to achieve financial confidence while striking a harmonious balance between securing their future and enjoying a comfortable lifestyle today and in retirement.

We place you, our client, at the heart of everything we do. Our focus is on understanding your unique needs, goals, and aspirations, allowing us to craft personalized financial strategies that align with your vision.

Our team includes a licensed financial advisor who collaborates with a dedicated technical support team provided by our licensee. Together, we possess deep expertise in a wide range of financial services, allowing us to harness our collective knowledge to offer you the best advice and support, ensuring that your financial journey is well-guided.

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 CONSULTATION (1 HOUR)	Complimentary first meeting
ADVICE HOURLY RATE	$650 per hour
INITIAL ADVICE	$3,000 to $9,500 per plan
ADVICE IMPLEMENTATION	Included in initial Advice
ONGOING ADVICE	1.2% Adviser Service Fee
ADDITIONAL ADVICE	In the event where there are significant changes to your circumstances requiring additional advice to be formulated & presented in a Statement of Advice. The following indicative fee range of $500 - $4,000 may apply depending on complexity

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 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 is paid to Simplified Wealth Solutions Pty Ltd , from which your financial planner receives a salary.

ADVISER PROFILE

ABOUT ME

My name is **Matthew Hargraves**, and I am Authorised Representative No. 1262913 of Insight Investment Services Pty Ltd.

EDUCATION AND QUALIFICATIONS

With over a decade of experience in the financial services industry, I bring a wealth of knowledge in client relationship management, financial analysis and strategic planning. I currently hold a Graduate Diploma and Diploma in Financial Planning. My qualifications reflect my dedication to providing clients with the highest level of financial guidance.

I remain at the forefront of industry-specific knowledge and skills through ongoing training with 'Kaplan Professional,' ensuring that my qualifications and insights are always current.

EXPERIENCE

My journey in the financial planning industry began in 2015 when I started working as a Client Service Officer. Over time, my passion for helping clients achieve their financial aspirations led me to pursue a career as a financial adviser and accordingly, completed the required studies and qualifications to better serve our clients.

MEMBERSHIPS

I am a proud member of the Financial Adviser's Association of Australia (FAAA) and operate under a strict code of ethics. This commitment ensures that you receive advice and recommendations grounded in trust and integrity.

MY CONTACT DETAILS

TELEPHONE:
08 7095 8338

EMAIL ADDRESS:
mwh@simplifiedwealth.com.au

WHY SHOULD YOU CHOOSE ME

I provide clear, tailored financial advice focused on helping you achieve long-term confidence and security. Rather than chasing short-term trends, I build structured strategies aligned with your goals, risk tolerance, and life stage.

I prioritise transparency, consistent communication, and practical guidance—so you always understand your options and feel confident in every decision. My role is not just to manage your finances, but to simplify the process and keep you on track for the future you want.

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 • Superannuation planning • Pre-retirement planning • Retirement planning • Personal insurance planning • Business insurance planning • Estate planning considerations • Aged care and Centrelink planning • Salary packaging advice	• Deposit and payment products • Financial planning • Life risk insurance products • Securities • Managed investments • Tax-effective investments • Superannuation and retirement savings accounts

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 Simplified Wealth Solutions Pty Ltd, I receive a salary package that can include bonuses based on my performance and contribution to the business.