

Item 1: Form ADV Part 2A Brochure

INSIGHT

WEALTH STRATEGIES

INSIGHT WEALTH STRATEGIES, LP

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As of March 1, 2024

Form ADV, Part 2; our “Disclosure Brochure” or “brochure” as required by the Investment of 1940, is a very important document between clients (“you”, “your”) and Insight Wealth Strategies, LP, (herein, “Insight Wealth,” “IWS,” “us,” “we,” or “our”). This brochure provides information about the investment advisory services, qualifications and business practices of Insight Wealth Strategies, LP, an investment advisory firm registered with the SEC. By federal and state regulations, this brochure is on file with the appropriate securities regulatory authorities, as required.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. The information provided in this brochure is not to be construed as an endorsement or recommendation by state securities authorities in any jurisdiction within the United States or by the United States Securities and Exchange Commission. Nothing in this brochure is to be construed as an offer of securities; please refer to actual fund and investment offering documents for more complete disclosures. Registration of an investment advisor does not imply any level of skill or training; investments involve risk, including the possible loss of principal. The oral and written communications of an Advisor provide you with information which you may use to determine whether to hire or retain an Advisor.

Please contact us directly at (949) 453-9331 if you have any questions about the contents of this brochure. Additional information about Insight Wealth Strategies, LP is available on the SEC’s website at www.adviserinfoadviserinfo.sec.gov.

(Click on the link, select “Investment Advisor Firm,” and type in the firm name, for Form ADV Part 1 & 2 results.)

Item 2: Summary of Material Changes

Update

Insight Wealth Strategies, LP (“Insight Wealth,” “IWS,” “the Firm,” “us,” “we,” or “our”), is providing this information as part of an annual brochure updating amendment. The last update to the Investment Advisor’s Part 2A of Form ADV was made on March 10, 2023. Since then, we have no material changes to report.

Full Brochure Availability

From time to time, Insight Wealth may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each client annually and if a material change occurs in the business practices of our firm.

At any time, you may view the current Disclosure Brochure online at the SEC’s Investment Adviser Public Disclosure website at <http://www.adviserinfoadviserinfo.sec.gov> by searching for our firm name or by our CRD number (CRD # 151437). You may also request a copy of this Disclosure Brochure at any time by contacting us directly at 949.453.9331.

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Item 4: Advisory Business

Description of Advisory Firm

Insight Wealth Strategies, LP (“Insight Wealth” or “IWS”), is a SEC registered investment advisor, located in Irvine, CA. Formed in October 2009, Insight Wealth is a California limited partnership, wholly owned by Insight Advisors, Inc.

Principal Owners

D. Dean McCormick, III is Principal and Chief Compliance Officer (“CCO”) of Insight Wealth Strategies, LP, which is owned by Insight Advisors, Inc. D. Dean McCormick, III, CPA, is the President of Insight Advisors, Inc. *(Please see Form ADV Part 2B – Brochure Supplement, for Principal Owner’s formal education and business background.)*

Types of Advisory Services

Wealth Management Services

Insight Wealth manages investment portfolios for individuals and high-net-worth individuals. The Investment Advisor (“Advisor”) will work with a client to determine the client's current investment objectives and investor risk profile and will design a written investment policy statement. Insight Wealth will use investment and portfolio allocation software to evaluate possible alternative portfolio designs. The Advisor then evaluate the client's existing investments given the client's new investment policy statement and will work with the client to develop a plan to transition from their existing portfolio to a revised portfolio recommended by us, consistent with their updated investment policy statement. The Advisor will then continuously monitor the client's portfolio holdings and the overall asset allocation strategy and will hold review meetings with the client regarding their account, as necessary.

Types of Investments

Insight Wealth will generally provide investment advice and money management regarding:

- No-load mutual funds
- Individual equity securities
- Fixed income portfolios
- Private investments*

* Certain investments may only be available to select clients who meet certain net-worth requirements and/or other criteria.

Insight Wealth avoids market timing but can increase cash holdings when necessary. Although we provide advice predominately on the products listed above, we reserve the right to offer advice on any investment product deemed suitable for a client’s specific circumstances, needs, goals, and objectives. Insight Wealth will also use other securities as well, to help diversify a portfolio when and if appropriate.

Insight Wealth will typically create a portfolio of no-load mutual funds and may use model portfolios if the models match the client's investment policy. We will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. Insight Wealth primarily recommends portfolios consisting of passively managed asset class and index mutual funds. Insight Wealth usually recommends mutual funds offered by Dimensional Fund Advisors (“DFA”). DFA-sponsored mutual

funds follow a passive asset class investment philosophy with low holdings turnover. Consequently, DFA's fund fees are generally lower than fees and expenses charged by many other types of funds. Client portfolios may also include individual equity securities in situations where the disposition of these securities would present an overriding tax implication, or where the client specifically requests such securities be retained for personal reasons.

Insight Wealth may also recommend fixed income portfolios to investment management clients, which consist of managed accounts of individual bonds. Insight Wealth will request discretionary authority from investment management clients to manage fixed income portfolios, including the discretion to retain a third-party fixed-income manager. Insight Wealth will prepare a Fixed Income Investment Policy Statement for any client qualifying for separate fixed income portfolio services.

Under its discretionary authority, Insight Wealth will retain a fixed income securities manager. The fixed income securities manager will be provided with the discretionary authority to invest client assets in fixed income securities consistent with the client's Fixed Income Investment Policy Statement. The manager will also monitor the account for changes in credit ratings, security call provisions, and tax loss harvesting opportunities (to the extent that the manager has been provided with cost basis information). The manager will obtain Insight Wealth's consent before selling any client securities.

On an ongoing basis, Insight Wealth will answer clients' inquiries regarding their accounts and will periodically review with clients the performance of their accounts. Insight Wealth will occasionally, and at a minimum at least annually, review clients' investment policy and risk profile, and will discuss the re-balancing of each client's accounts to the extent appropriate. Insight Wealth will provide to any investment manager utilized, updated client financial information or account restrictions necessary for the investment manager to provide their sub-advisory services.

In addition to managing the client's investment portfolio, Insight Wealth may consult with clients on various financial areas including income and estate tax planning, business sale structures, college financial planning, retirement planning, insurance analysis, personal cash flow analysis, establishment and design of retirement plans and trust designs, among other things.

ERISA Account Advice

Insight Wealth provides investment advice to advisory clients that are employee benefit plans or other retirement accounts (i.e., IRAs) for a level fee; assets affected by the Department of Labor ("DOL") Fiduciary Rule. As such, we are considered fiduciaries under the Employee Retirement Income and Securities Act ("ERISA") and regulations under the Internal Revenue Code of 1986 (the "Code"), which requires that we abide by the Impartial Conduct Standards, as defined by ERISA. To comply with these standards, our firm and our investment advisor representatives provide advice that is in our clients' best interest and charge no more than reasonable compensation [within the meaning of ERISA Section 408(b)(2) and Internal Revenue Code Section 4975(d)(2)]. We make no misleading statements about investment transactions, compensation, conflicts of interest, or any other matters related to investment decisions. By our business practices outlined above, we believe ourselves to be a 'Level Fee Fiduciary' under the DOL's Rule. As a Level-Fee Fiduciary, we maintain a non-variable compensation structure provided either based on a fixed percentage of the value of assets or a set fee that does not vary with the particular investment recommended, as opposed to a commission or other transaction-based fee. As a "Level Fee Fiduciary," while we are held to the DOL fiduciary standards of care, we are subject to fewer disclosures and reporting requirements than advisors operating under a different business model.

Employee Benefit Plan Services

Insight Wealth also provides advisory services to participant-directed employee retirement benefit plans. Insight Wealth will analyze such plan's current investment platform and assist the plan in creating an investment policy statement defining the types of investments to be offered, and restrictions that may be imposed. Insight Wealth will recommend investment options it believes will best achieve the plan's objectives, provide participant education meetings, and monitor the performance of the plan's investment vehicles. We will also recommend changes in the plan's investment vehicles as may be appropriate from time to time and will review the plan's investment vehicles and investment policy as necessary.

Assets Under Management

As of December 31, 2023, Insight Wealth' assets under management totals \$105,691,000. The following represents our client assets under management, by account type:

TYPE OF ACCOUNT	ASSETS UNDER MANAGEMENT ("AUM")
Discretionary	\$105,691,000
Non-Discretionary	\$0
Total	\$105,691,000

Tailoring Advisory Services

Insight Wealth offers individualized investment advice to clients utilizing our Wealth Management service. General investment advice will be offered to our ERISA Account Advice clients. Each client utilizing our Wealth Management service may place reasonable restrictions on the types of investments to be held in their portfolio. However, restrictions on investments in certain securities or types of securities may not be possible due to the level of difficult this would entail in managing the account.

Wrap Fee Programs

Insight Wealth does not participate in wrap fee programs by providing portfolio management services. Therefore the firm does not receive any portion of wrap fees for its services.

Item 5: Fees & Compensation

A copy of Insight Wealth's Form ADV, Part 2A, & Part 2B Disclosure Brochure will be provided to clients before or upon execution of an Investment Advisory Contract. ***Unless a client has received the Firm's Disclosure Brochure at least 48 hours before signing their Investment Advisory Contract, the Investment Advisory Contract may be terminated by the client within five (5) business days of contract execution, without incurring any advisory fees.***

Fee Disclosure

Insight Wealth's Advisory Fee payment is dependent upon the type of advisory services performed.

Description of Advisory Fees

Wealth Management Services

Insight Wealth, in its discretion, may negotiate fees based on individual client account criteria such as anticipated future assets, a client's unique circumstances, and additional services performed. Advisory Fees charged are based on a percentage of the client's assets under management. In certain circumstances, all fees, account minimums and their applications to family circumstances may be negotiable.

Advisory Fees are established on a client-by-client basis, and the specific manner in which Insight Wealth charges its fees is established in each client's written Investment Advisory Agreement. Generally, clients will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value based on independent third-party sources, or fair market value in the absence of market value). Adjustments will be made for deposits and withdrawals during the quarter. Client account balances on which Insight Wealth calculates fees may vary from custodial account statements, based on independent valuations and other accounting variances, including mechanisms for including accrued interest in account statements, of the client's account at the end of the previous quarter. New accounts are charged a prorated fee for the remainder of the quarter in which the account is incepted (date of first trade).

Fee Negotiation Availability

Insight Wealth generally requires a minimum fee of \$22,500 for Wealth Management Services. This minimum fee may be negotiable under certain circumstances. To the extent that fees are negotiable, some clients may pay more or may pay less than other clients for the same advisory services, depending, but not limited to, account inception date, number of related investment accounts, or total assets under management. At Insight Wealth's discretion, all accounts for members of the client's family (husband, wife and dependent children) or related businesses may be assessed fees based on the total balance of all accounts. *Lower fees for comparable services can at times, be available from other sources.* Our firm bills on cash unless indicated otherwise in writing.

Clients may incur transaction fees for trades executed by their chosen custodian via individual transaction charges. Our firm's recommended custodian, Charles Schwab & Co., Inc. ("Schwab"), does not charge transaction fees for U.S. listed equities and exchange traded funds. Insight Wealth's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investments and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These fees will generally include a management fee and other fund expenses.

All fees paid to Insight Wealth for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders. Such charges, fees, and commissions are exclusive of and in addition to Insight Wealth's fee, and Insight Wealth shall not receive any portion of these commissions, fees, and costs.

Advisory Fees

Wealth Management Services

The annual fee for Insight Wealth Management Services will be charged as a percentage of assets under management, according to the schedule below:

ASSETS UNDER MANAGEMENT	ANNUAL FEE (%)
On the First \$1,000,000	1.25%
On the Next \$2,000,000	1.00%
On the Next \$2,000,000	0.80%
On the Next \$5,000,000	0.70%
On all amounts after that	0.50%
Or \$22,500, whichever is greater	

Note: Lower fees for comparable services can at times, be available from other sources.

- The client's independent custodian sends statements at least quarterly showing the market values for each security included in the Assets and all account disbursements, including the amount of the advisory fees paid to our firm;
- Clients will provide authorization permitting our firm to be directly paid by these terms. Our firm will send an invoice directly to the custodian; and
- If our firm sends a copy of our invoice to the client, a legend urging the comparison of information provided in our statement with those from the qualified custodian will be included.

Employee Benefit Plan Services

Employee benefit retirement plan services annual fees are charged as a percentage of assets within the plan, according to the above-quoted fees for Wealth Management Services.

Fee Billing

Insight Wealth's clients agree to pay an asset-based fee (Advisory Fee) calculated according to the tiered Fee Schedule above. Clients authorize Insight Wealth to automatically debit their Advisory Fee(s) directly from their client account(s), held at their Custodian.

Advisory Fees will be calculated and paid quarterly in advance based on the client's asset value on the last business day of the prior calendar quarter. If the client Advisory Agreement is executed after the first day of the calendar quarter, then the Advisory Fee will be prorated for the remainder of the quarter. A client Advisory Agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written the notice. Upon termination of any account at any time after the required 30-day notice, any prepaid, unearned fees will be promptly refunded. The client has the right to terminate their Advisory Agreement without penalty within five business days after executing their Advisory Agreement.

Effective with the date of termination, Insight Wealth shall refrain, without liability or obligation, from taking any further action in a client's account(s). From the date of termination, Insight Wealth will cease to be entitled to receive fees. If a contract is terminated after fees have been collected for a given period, a pro-rated refund of such fees will be credited promptly to the client for that period. Cancellation will be subject to any changes related to the settlement of transactions in progress. Any unearned pre-paid fees will be refunded to the client on a pro-rata basis, based on the date of termination.

Insight Wealth will request authority from the client to receive quarterly payments directly from the client's account held by an independent Custodian. Clients may provide written limited authorization to Insight Wealth to withdraw fees from the account. Clients will receive custodial statements showing the advisory fees debited from their account(s). Certain third-party administrators will calculate and debit Insight Wealth fee and remit such fee to Insight Wealth.

The Custodian maintains actual custody of the client's assets. Insight Wealth requires its clients to authorize it to deduct fees from their account(s) held by the Custodian. Clients may elect to have their quarterly fees charged to either one account or split between their other accounts. To bill an account, Insight Wealth will:

- Obtain written authorization from the client, permitting Insight Wealth to be paid directly from the client's account, held by their Custodian.
- Send the client an invoice specifying and itemizing any fees assessed, while concurrently sending a copy of the client's invoice details to the client's Custodian. *(Note: For many Custodians, the invoice information will be presented in the form of a data sheet reflecting client invoice details, an uploaded to deduct fees, not a copy of the actual invoice the client received.)*
- Instruct the Custodian to send the client statements at least quarterly, to the email or postal mailing address the client provided to the Custodian, showing all disbursements for the account, including the amounts of any assessed Advisory Fees.

Other Types of Fees

Third-Party Charges

In addition to Insight Wealth's Advisory Fees, clients can incur certain charges imposed by banks and Custodians. Such fees may include but are not limited to Custodial fees, charges imposed directly by a mutual fund or exchange-traded fund in the account (as disclosed in the applicable fund's prospectus), wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund fee and expenses are outlined in each applicable fund's prospectuses. Additionally, clients may incur brokerage commissions and transaction fees. Such charges, fees, and commissions are exclusive of and in addition to Insight Wealth's Advisory Fees. Insight Wealth does not receive any portion of the fees, costs or commissions above.

Selection of Other Advisors Fees

Insight Wealth does not accept payment from third-party money managers.

Mutual Fund & Exchange Traded Funds (ETFs) Fees

Insight Wealth's Advisor Fee in standard managed accounts does not include third-party custodial or execution charges. Examples of these fees include trading charges for odd-lot differentials and exchange fees, fixed income transactional charges, including markups, markdowns, commissions, and dealer profits. A third-party can also impose charges for special services elected by their clients such as electronic fund wire transfers, certificate delivery, American Depositary Receipt (ADR), and transfer taxes mandated by law. *(Please refer to Item 12: Brokerage Practices, for additional disclosures.)*

Each fund describes its fees in detail in its prospectus. The fund's expense ratios typically include management fees and expenses and are paid by the fund's shareholders. Mutual funds recommended by us can be available directly from the fund company or through another financial service provider. Non-

advisory accounts typically have upfront or back-end charges. Please refer to each funds' prospectus for complete details of each mutual fund.

Services available to us are available through other companies at differing cost. Please review the factors that determine charges and service calculations. Factors to consider should include account size, type(s) of account(s), transaction charges, the range of advisory services and the ancillary charges of each service.

Conflicts of Interest

Accepting compensation for the sale of securities or other investment products, presents a conflict of interest. and can give Insight Wealth or its supervised Covered Persons, an incentive to recommend investment products based on the compensation received other than on a client's needs.

Insight Wealth is a fee-based Investment Advisor. We mitigate this conflict by placing client interests ahead of those of Insight Wealth, its Investment Advisor Representatives, and its other Control Persons, always. Clients are not required to execute transactions through any Custodian recommended by Insight Wealth. Insight Wealth may, but is not required to, accept clients who instruct us to execute all transactions through a particular Custodian.

While a conflict of interest exists, in that Insight Wealth could have an incentive to select or recommend a Custodian based on its interest in receiving possible client referrals (rather than on client interests in receiving the most favorable execution), Insight Wealth does not receive client referrals. The Advisor's Preferred Custodians meet the firm's sourcing criteria, for providing a strong and satisfactory custodial platform for its clients. Additional details of how Insight Wealth mitigates conflicts of interest in these practices can be found in the firm's comprehensive compliance Policies & Procedures Manual and its Code of Ethics document.

Item 6: Performance-Based Fees & Side-By-Side Management

Insight Wealth does not receive performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client. Insight Wealth's Advisory Fee is based solely on client assets under management. We do not utilize alternative compensation schemes such as mutual fund kick-backs, commissions, performance based fees (*i.e.*, fees calculated based on a share of capital gains on or capital appreciation of the client's assets or any portion of the client's assets), or attempt to help align client and Advisor interests. However, one (1) engagement is in place with a qualified client whereby fees are based on exceeding a specified benchmark's performance. The firm maintains a separate agreement for this one (1) engagement, which discloses compensation arrangements. And, we have determined there is no conflict of interest, since this arrangement is a client accommodation.

Insight Wealth does not engage in the side-by-side management of accounts charged a performance-based fee with accounts charged another type of fee (such as assets under management). As described above, we provide our services for an Advisory Fee based on a percentage of a client's assets under management, which is by state and federal requirements.

Item 7: Types of Clients & Account Requirements

Insight Wealth's clients are comprised of the following:

- High net worth individuals
- Families
- Trust accounts
- Institutional clients (including other registered investment advisors, endowments, foundations, non-profits, and pension/retirement plans)
- Corporations, Limited Liability Companies and/or Other Business Types.

Generally, Insight Wealth's minimum asset requirement for new clients is \$2mm. However, we can make an exception to minimum asset requirements, at our sole discretion. There are no ongoing contribution requirements for client accounts, although this practice is highly recommended for continuing savings, asset allocation, and tax efficiency purposes.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

Methods of Analysis & Investment Strategies

Insight Wealth's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. Insight Wealth's investment approach is firmly rooted in the belief that markets are "efficient" over periods of time and that investors' long-term returns are determined principally by asset allocation decisions, rather than market timing or stock picking. Insight Wealth recommends diversified portfolios, principally through the use of passively managed, asset class mutual funds. Insight Wealth selects or recommends to clients' portfolios of securities, principally broadly traded open end mutual funds or conservative fixed income securities to implement this investment strategy.

Although all investments involve risk, Insight Wealth's investment advice seeks to limit risk through broad diversification among asset classes and, as appropriate for particular clients, the investment directly in conservative fixed income securities to represent the fixed income class. Insight Wealth's investment philosophy is designed for investors who desire a buy and hold strategy. Frequent trading of securities increases brokerage and other transaction costs that Insight Wealth's strategy seeks to minimize.

In the implementation of investment plans, Insight Wealth therefore primarily uses mutual funds and, as appropriate, portfolios of conservative fixed income securities. Insight Wealth can also utilize Exchange Traded Funds (ETFs) to represent a market sector.

Clients may hold or retain other types of assets as well, and Insight Wealth will offer advice regarding those various assets as part of its services. Advice regarding such assets will generally not involve asset management services but will help to more generally assist the client. Insight Wealth's strategies do not utilize securities that we believe would be classified as having any unusual risks, and we do not recommend frequent trading, which can increase brokerage and other costs and taxes.

Insight Wealth receives supporting research from consultants, including economists affiliated with Dimensional Fund Advisors ("DFA"). Insight Wealth utilizes DFA mutual funds in client portfolios. DFA mutual funds follow a passive asset class investment philosophy with low holdings turnover. DFA provides historical market analysis, risk/return analysis, and continuing education to Insight Wealth.

Analysis of a Client's Financial Situation

In the development of investment plans for clients, including the recommendation of an appropriate asset allocation, Insight Wealth relies on an analysis of the client's financial objectives, current and estimated future resources, and tolerance for risk, including but not limited to: risk tolerance, investment goals, cash flow needs, liquidity requirements, stated objectives, and potential tax consideration.

Investing in securities involves risk of loss that clients should be prepared to bear.

Risk of Loss

All investments present the risk of loss of principal – the risk that the value of securities (mutual funds, ETFs, and individual bonds) when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

Insight Wealth does not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms or insulate clients from losses due to market corrections or declines. Past performance is not indicative of future results. Investing in securities (including stocks, mutual funds, and bonds) involves risk of loss. Further, depending on the distinct types of investments, there are varying degrees of risk.

The success of our investment activities are affected by global, national, and local economic and market conditions. Economic or market conditions may move unpredictably, or with the correlation of market components behaving outside the range of expectations, which may result in material loss.

Types of Risk

In addition to the above, the below list is not all-inclusive, but details the risks of which clients should be aware (*presented alphabetically*):

- ***Business Risk:*** Risks are associated with a specific industry or a particular company within an industry.
- ***Currency Risk:*** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. (Currency Risk is also referred to as exchange rate risk.)
- ***Exchange Traded Funds (ETF):*** ETFs are securities that track an index, a commodity or a basket of assets like an index fund, but that trade like a stock on an exchange. ETFs experience price changes throughout the day as they are bought and sold.
- ***Equity Investment:*** Generally refers to buying shares of stocks by an individual or firm in return for receiving a future payment of dividends and capital gains if the value of the stock increases. There is an innate risk involved when purchasing a stock that it may decrease in value; the investment may incur a loss.
- ***Financial Risk:*** The possibility that shareholders will lose money when they invest in a company that has debt if the company's cash flow proves inadequate to meet its financial obligations. When a company uses debt financing, its creditors will be repaid before its shareholders if the company becomes insolvent. Financial risk also refers to the possibility of a corporation or government defaulting on its bonds, which would cause those bondholders to lose money.

- **Inflation Risk:** When any inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.
- **Interest-rate Risk:** Fluctuations in interest rates will cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Liquidity Risk:** Liquidity is the ability to convert an investment into cash readily. Generally, assets are more liquid if there is a high interest in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Long-term Trading:** Long-term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include, but are not limited to, inflation (purchasing power) risk, interest-rate risk, economic risk, market risk, and political/regulatory risk.
- **Market Risk:** The price of a security, option, bond or mutual fund can drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions can trigger market events.
- **Mutual Funds:** Investing in mutual funds carries the risk of capital loss, and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. They can be of bond "fixed income" nature (lower risk) or stock "equity" nature (mentioned above).
- **Non-U.S. Investments:** Investment in non-U.S. issuers or securities principally traded outside the United States may involve certain special risks due to economic, political and legal developments, including favorable or unfavorable changes in currency exchange rates, exchange control regulations, expropriation of assets or nationalization, and the imposition of withholding taxes on dividend or interest payments.
- **Real Estate:** Real Estate funds face several kinds of risk that are inherent in this sector of the market. Liquidity risk, market risk, and interest-rate risk are just some of the factors that can influence the gain or loss that is passed on to the investor. Liquidity and market risk tend to have a greater effect on funds that are more growth-oriented, as the sale of appreciated properties depends upon market demand. Conversely, interest rate risk impacts the amount of dividend income that is paid by income-oriented funds.
- **REITs:** REITs have specific risks including valuation due to cash flows, dividends paid in stock rather than cash, and the payment of debt resulting in dilution of shares.
- **Reinvestment Risk:** This is the risk that future proceeds from investments have to be reinvested at a potentially lower rate of return (i.e., interest rate). Reinvestment Risk primarily relates to fixed income securities.

Past performance is not a guarantee of future returns. Investing in securities involves a risk of loss that a client, should be prepared to bear.

Item 9: Disciplinary Information

Registered Investment Advisers such as Insight Wealth are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's or prospective client's evaluation of the Investment Advisor or the integrity of its management. Neither Insight Wealth nor any of its Investment

Adviser Representatives or Covered Persons have been involved in a disciplinary proceeding. Nor have they been involved in any legal proceeding that might reasonably be considered material to a client's evaluation of the firm's advisory business or the integrity of its management.

Clients may also review brokercheck.finra.org or www.adviserinfo.sec.gov for items they may wish to consider when evaluating an advisor's background.

Item 10: Other Financial Industry Activities & Affiliations

Broker-Dealer or Registered Representative

Currently, neither Insight Wealth nor any of its Covered Persons are registered, or have an application pending to register, as a Broker-Dealer or a Registered Representative of a Broker-Dealer.

Neither Insight Wealth nor any of its management or Covered Persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the preceding entities.

Material Relationships or Arrangements with Financial Industry

Insight Advisors, Inc.

Insight Wealth Strategies, L.P., is owned by Insight Advisors, Inc. (previously referred to as McCormick Consulting, Inc.), an affiliated consulting firm. D. Dean McCormick, III is a CPA and is President of Insight Advisors, Inc. D. Dean McCormick, III will devote 95% of his time to the business activities of Insight Wealth.

Recommendation & Selection of Other Investment Advisors

Insight Wealth does recommend or direct its clients to third-party money managers. Insight Wealth is not compensated via a revenue share of asset management fees from the advisors to which it directs clients. The relationship will be disclosed in each contract between Insight Wealth and each of the third-party advisors, and the fees shared will not exceed any limit imposed by any regulatory agency. Before selecting other advisors for clients, Insight Wealth will always ensure those other advisors are properly licensed or registered as investment advisors.

Any sub-advisors used, will be reviewed by Insight Wealth on a quarterly basis to ensure they fit the criteria for Insight Wealth models, as described in the *Methods of Analysis* section of this brochure. If Insight Wealth and certain of its Investment Advisor Representatives act as solicitors for third-party investment managers, Insight Wealth and its Investment Advisor Representatives will attempt to place the managers with other registered investment advisors and institutions. Such entities will enter into an advisory agreement with the third-party investment manager. Neither Insight Wealth nor any of its Investment Advisory Representatives will exercise discretion or make investment choices or recommendation in the account. Insight Wealth will receive the third-party investment manager's Disclosure Brochure and a Solicitor's Disclosure Statement, which will describe the relationship between the third-party investment manager and Insight Wealth.

Other Financial Industry Professionals

Insight Wealth used third-party resources to help run its business and provide services to its clients, the majority of which are back office related. While Insight Wealth has developed a network of professionals to help support client needs (e.g., accountants, lawyers, and insurance businesses), neither Insight

Wealth nor its Investment Advisor Representatives or other Covered Persons receive any compensation in return for such referrals. In doing so, Insight Wealth sources these professionals with a focus on finding the highest value-add, lowest cost providers to service its clients, acting in a client's best interest with fiduciary responsibility.

Conflicts of Interest

Insight Wealth mitigates conflict by placing client interests ahead of those of Insight Wealth, its Investment Advisor Representatives, and its other Covered Persons, always. Additional details of how Insight Wealth mitigates conflicts of interest regarding financial activities, and industry affiliations can be found in the firm's comprehensive compliance Policies & Procedures Manual and its Code of Ethics document.

Item 11: Code of Ethics, Participation, or Interest in Client Transactions & Personal Trading

Insight Wealth has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. The firm's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients and sets forth the Investment Advisor's practice of supervising the personal securities transactions of employees with access to client information. Individuals associated with the Advisor may buy or sell securities for their personal accounts identical or different than those recommended to clients. It is the expressed policy of the Advisor that no person employed by the firm shall prefer their own interest to that of an advisory client or make personal investment decisions based on investment decisions of advisory clients.

To supervise compliance with its Code of Ethics, Insight Wealth requires that anyone associated with its advisory practice with access to advisory recommendations provide annual securities holding reports and quarterly transaction reports to the firm's Principal. It also requires such access persons to receive approval from the Chief Compliance Officer before investing in any IPO's or private placements (limited offerings).

Insight Wealth's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information and protecting the confidentiality of client information. Insight Wealth requires that all individuals must act by all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to discipline.

Insight Wealth will provide a complete copy of its Code of Ethics to any client upon request. It is Insight Wealth's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Insight Wealth will also not cross trades between client accounts. Principal transactions are defined as transactions where an Investment Advisor, acting as principal for its account or the account of an affiliated Broker-Dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if security is crossed between an affiliated private fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment advisor in relation to a transaction in which the investment advisor, or any person controlled by or under common control with the investment advisor, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an advisor is dually registered as a Broker-Dealer or has an affiliated Broker-Dealer.

Recommending Securities with Material Financial Interest

Insight Wealth does not currently recommend securities in which Insight Wealth has a material financial interest.

Investing in The Same Securities Recommended to Clients

Insight Wealth's Covered Persons may invest in securities that are purchased or held by client accounts. As a result, these individuals typically are informed about investments for client accounts, and the timing of those investments after the transactions have been affected.

Personal Trading Policies

Insight Wealth requires that all Covered Persons report their personal securities holdings annually and personal securities transactions, at least quarterly. On a quarterly basis, Insight Wealth performs a Covered Person Trading Review by reviewing every trade made by the firm. The Review is evaluated all Covered Persons of the firm, to ensure full compliance to trade policies and procedures, and no conflicts have occurred. Insight Wealth's process is to immediately alert the firm's Chief Compliance Officer ("CCO") if a conflict is discovered. The CCO is responsible for dealing with such situations.

Conflicts of Interest

Insight Wealth mitigates conflict by placing client interests ahead of those of Insight Wealth, its Investment Advisor Representatives, and its other Covered Persons, always. Additional details of how Insight Wealth mitigates conflicts of interest can be found in the firm's comprehensive compliance Policies & Procedures Manual and its Code of Ethics document

Item 12: Brokerage Practices

Factors Used to Select Custodians & Broker-Dealers

How We Select Custodians & Brokers

Insight Wealth seeks to select and recommend Custodians who will hold client assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services.

While Insight Wealth has designated Preferred Custodian(s), as their qualified Custodians, occasionally, Insight Wealth will review other Custodians based upon a range of factors, including, among others, the below:

- Combination of transaction execution services along with asset custody services (generally without a separate fee for custody);
- Capability to execute, clear and settle trades (buy and sell securities for your account);
- Capabilities to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Competitive trading commissions costs;
- Reporting tools, including cost basis and 1099 reports facilitating tax management strategies;
- Personal money management tools
 - Electronic fund transfer capabilities
 - Dividend reinvestment programs
 - Electronic communication delivery capabilities
- Financial stability to ensure individual accounts, including primary and backup account insurance;
- The breadth of investment products made available (stocks, bonds, mutual funds, ETFs, etc.);

- Availability of investment research and tools that assist us in making investment decisions;
- Customer service levels and quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate them;
- Reputation, financial strength, and stability of the provider;
- Custodian & Broker-Dealer's prior service to us and our other clients; and
- Availability of other products and services that benefit us, as discussed below.

Clients should receive at least quarterly statements from the qualified Custodian, Broker-Dealer or banks holding and maintaining their investment assets. We urge our clients to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. ***Please Note: Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.***

Preferred Custodians & Brokers-Dealers

Insight Wealth does not maintain custody of the assets we manage on your behalf. Client assets must be maintained in an account at a "qualified Custodian," generally a Broker-Dealer or bank. Insight Wealth primarily recommends that in most cases our clients use Charles Schwab & Co., Inc. ("Schwab", "Custodian"). Schwab is a FINRA-registered Broker-Dealer, member SIPC.. Schwab is an independent (and unaffiliated) SEC-registered Broker-Dealer. Insight Wealth is independently owned and operated and is not affiliated with Schwab.

Schwab holds our clients' assets in a brokerage account and buy and sell securities upon Insight Wealth's instructions. While not all Investment Advisors require their clients to use directed brokerage, Insight Wealth primarily recommends its clients use Schwab. Clients will enter into an account agreement directly with their chosen Custodian; Insight Wealth does not open custodial accounts on their behalf. Even so, the Firm can be deemed to have custody of client assets because clients provide Insight Wealth with authority to withdraw assets from their accounts. *(Please refer to Item 15: Custody, below.)*

Charles Schwab

Schwab is in business serving independent investment advisory firms like Insight Wealth. Schwab provides Insight Wealth and its clients with access to institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business. Custodial support services are generally available on an unsolicited basis (*i.e.*, Insight Wealth does not have to request them) and at no charge to us as long as we keep qualifying amounts of clients' assets in accounts with each firm. *(Please contact us directly for the most current qualifying amount numbers.)* Below please find a description of some Custodial support services:

Services That Benefit You

Schwab services include access to a broad range of institutional investment products, execution of securities transactions, and custody of client assets. The investment products available include some of which Insight Wealth might not otherwise have access or some that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit clients and their accounts.

Services That Will Not Always Directly Benefit You

Schwab also makes available to us other products and services that benefit us but will perhaps not directly benefit you or your account. These products and services assist Insight Wealth in managing and administering our clients' accounts. They include investment research, both Schwab's and that of third parties which Insight Wealth can use to service all, some, or a substantial number of our clients' accounts. In addition to investment research, software and other technology are also made available that:

- provide access to client account data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide pricing and other market data;
- facilitate payment of our fees from our clients' accounts; and
- assist with back-office functions, recordkeeping, and client reporting.

Services that Generally Benefit Only Us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services can include:

- educational conferences and events;
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants, and insurance providers.

Schwab provides some of the above services themselves. In other cases, they will arrange for third-party vendors to provide services to us. Schwab can also discount or waive their fees for some of these services or pay all or a part of a third-party's fees. They can also provide Insight Wealth with other benefits such as occasional business entertainment of our personnel. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide pricing and other market data;
- facilitate payment of our fees from our clients' accounts; and
- assist with back-office functions, recordkeeping, and client reporting.

Custodial & Brokerage Costs

Insight Wealth's Custodians generally do not charge Insight's client accounts separately for their services. They are compensated by charging client's commissions or other fees on trades they execute or that settle into Custodian accounts. [For some accounts, the Custodian will charge clients a percentage of the dollar amount of assets in the account instead of commissions. Custodian commission rates [and asset-based fees] applicable to Insight Wealth client accounts are/were negotiated based on our commitment to maintaining Insight Wealth client assets in accounts at their firms. This commitment benefits our clients because the overall commission rates [and asset-based fees] paid are lower than clients would be if Insight Wealth had not committed. In addition to commissions, [or asset-based fees] our Custodians can charge their own fees in addition to the commissions or other compensation the client pays the executing

Broker-Dealer. *(For additional details, please refer to each Custodians specific fee schedule.)*

Soft Dollar Benefits

An investment advisor receives soft dollar benefits from a Custodian when the investment advisor receives research or other products and services in exchange for client securities transactions or maintaining an account balance with the Custodian.

Schwab may make certain research and brokerage services available at no additional cost to our firm, including custody of client securities; trade execution; clearance and settlement of transactions; access to platform systems; duplicate client statements; research-related products and tools; access to trading desks; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; use of overnight courier services, and other products or services that provide lawful and appropriate assistance by Schwab to our firm in the performance of our investment decision-making responsibilities. The aforementioned research and brokerage services qualify for the safe harbor exemption defined in Section 28(e) of the Securities Exchange Act of 1934. Some of these services may benefit us but may not benefit our clients and receipt of these economic benefits creates a conflict of interest and could directly or indirectly influence us to recommend Schwab to clients for custody and brokerage services. These custody services are paid for as part of the client's fee.

Client transactions and the transaction compensation charged by Schwab might not be the lowest compensation Insight Wealth might otherwise be able to negotiate. There are only a few possible Custodians that meet our sourcing criteria for providing a strong and satisfactory custodial platform for Insight Wealth clients. These Custodians offer similar soft dollar programs, leveling the playing field, and as such, Insight Wealth mitigates the conflict of interest by not considering this factor in our selection of an appropriate Custodian. Also, the firm could have an incentive to cause clients to engage in more securities transactions that would otherwise be optimal to generate brokerage compensation with which to acquire products and services. Insight Wealth eliminates this conflict by having a quantitative investment process that creates trades only when the investment model signals the appropriateness of the trade, and do not make extra trades. Furthermore, the client receives benefits from Insight Wealth receiving greater access to advanced research and advanced portfolio management tools that improve service offered to clients.

In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Although our firm will seek competitive rates, to the benefit of all clients, our firm may not necessarily obtain the lowest possible commission rates for specific client account transactions.

Beneficial Interest in Custodial Services

The availability of these services from Schwab benefits us because Insight Wealth does not have to produce or purchase them. Insight Wealth does not have to pay for these services, and they are not contingent upon committing any specific amount of business to Schwab in trading commissions or assets in custody. The required minimum can give Insight Wealth an incentive to recommend that our clients maintain their accounts with Schwab based on our interest in receiving Custodial services that benefit our business rather

than based on a client's interest in receiving the best value in custody services and the most favorable execution of their transactions. The availability of these services from Schwab is a potential conflict of interest.

Insight Wealth believes, however, that our selection of Schwab is in the best interests of our clients. The scope, quality, and price of the services we receive support the belief that services provided by Schwab do not benefit only us (based on the factors discussed above – see *"How We Select Custodians & Broker-Dealers"*). Given the client assets we have under management, we do not believe that maintaining at least the required minimum of those assets per Custodian, to avoid paying Schwab quarterly service fees presents a material conflict of interest.

Best Execution

As a matter of policy and practice, Insight Wealth conducts initial and on-going due diligence policies, procedures and practices regarding soft dollars, best execution and directed brokerage. Insight Wealth seeks to ensure compliance with the clients Investment Policy Statement and observe best practices.

Insight Wealth acts on its duty to seek "best execution." However, a client may pay a commission that is higher than another qualified Custodian might charge to affect the same transaction when it is determined, in good faith, that the commission is reasonable about the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest cost possible, but whether the transaction represents the best qualitative execution, taking into consideration the full range services available, including among others, the value of research provided, execution capability, financial strength, commission rates and responsiveness. While Insight Wealth will seek competitive rates, they may not necessarily obtain the lowest commission rates for client transactions.

Directed Brokerage

A client may direct Insight Wealth in writing to use a particular Broker-Dealer to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that Custodian, and Insight Wealth will not seek better execution services, better prices or be able to aggregate client transactions for execution through other Broker-Dealers with orders for other accounts managed by Insight Wealth. As a result, the client may be unable to achieve most favorable execution of client transactions; this directed brokerage may cost the client money. The client may pay higher commissions or other transaction costs or greater spreads, may not be able to aggregate orders to reduce transaction costs or may receive less favorable prices, on transactions for the account that would otherwise be the case. Subject to its duty of best execution, we may decline a client's request to direct brokerage if, in our discretion, such directed brokerage arrangements would result in additional operational difficulties.

Special Considerations for ERISA clients

A retirement or ERISA plan client may direct all or part of portfolio transactions for its account through a specific Custodian to obtain goods or services on behalf of the plan. Such direction is permitted provided that the goods and services provided are reasonable expenses of the plan incurred in the ordinary course of its business for which it otherwise would be obligated and empowered to pay. ERISA prohibits directed brokerage arrangements when the goods or services purchased are not for the exclusive benefit of the plan. Consequently, we will request that plan sponsor who direct plan brokerage provide us with a letter documenting that this arrangement will be for the exclusive benefit of the plan.

Employee Benefit Plan Services

Insight Wealth does arrange for the execution of securities transactions for 401k plans as a part of this service. Transactions are executed directly through employee plan participation.

Investment Allocation & Trade Aggregation Policy

Insight Wealth's allocation and aggregation process require fair and equitable treatment of all client orders. When non-ETF mutual funds are traded, there is no value to aggregation as each trade receives the same price. To the extent other securities are purchased or sold that lend themselves to aggregation or block trading (for example, stocks or exchange-traded funds); Insight Wealth aggregates client transactions or allocates orders whenever possible. The aggregation of orders provides the effect of lower transaction per share costs.

Insight Wealth generally does not aggregate any client transactions in a mutual fund or other securities. Client accounts are individually reviewed and managed, and transaction costs are not saved by aggregating orders in almost all circumstances in which Insight Wealth arranges transactions.

To the extent that we do aggregate client orders for the purchase or sale of securities, including securities in which our principals and Covered Persons invest, we shall generally do so by the parameters outlined in SEC No-Action Letter, *SMC Capital, and Incorporated*. Insight Wealth will not receive any additional compensation or remuneration because of the aggregation.

Client Participation in Transactions

In general, Insight Wealth makes investment decisions and trade accounts in aggregation, particularly when clients have similar objectives. We will seek to be consistent in our investment approach for all accounts with the same or similar investment goals, strategies, and restrictions.

Trading Errors

Even with our best efforts and controls, trade errors may happen. All trade errors will be brought to the attention of our Preferred Custodians immediately upon discovery. Insight Wealth will work to formulate the best resolution for the client. In the event of a trade error, errors will be corrected before the current day market close (if possible) and no later than next market close date or as soon as practicable, with the intent to make the client whole. Ideally, when possible, trade errors are moved from the client's account to either our trade error account with the appropriate Custodian that executed the trade, or that Custodian's trade error account, depending upon which party is responsible for the error.

In all circumstances involving trade errors, clients are "made whole." For clients utilizing Insight Wealth' Preferred Custodians for services, the Custodian will keep all trade error gains. Custodians generally forgive all trade error losses under a minimum amount. Please contact us directly, for current minimum amounts, in connection with the Custodians we use. In cases in which a Custodian is responsible for an error, we will follow the procedures of the Custodian on any gains or losses in the trade error account.

In cases in which we hold responsibility for the error, Insight Wealth is always responsible for trade error losses over \$100 caused by Insight Wealth. All losses will be paid by us, and all gains will be retained by the Custodian.

Any trade errors that result from inaccurate instructions provided by the client remain the financial responsibility of the client.

Conflicts of Interest

Client interests are placed ahead of those of Insight Wealth, its Investment Advisor Representatives, and its other Control Persons, always. Clients are not required to effect transactions through any recommended by Insight Wealth. Insight Wealth may, but is not required to, accept clients who instruct us to execute all transactions through a particular Custodian. While a conflict of interest exists in that Insight Wealth may have an incentive to select or recommend a Custodian based on its interest in receiving client referrals, rather than on client interests in receiving the most favorable execution, Insight Wealth's preferred Custodians meet the firm's sourcing criteria for providing a strong and satisfactory custodial platform for its clients. Additional details of how Insight Wealth mitigates conflicts of interest in this area can be found in the firm's comprehensive compliance Policies & Procedures Manual and its Code of Ethics document

Item 13: Review of Accounts or Financial Plans

Wealth Management Services Reviews

Our Chief Compliance Officer or other management personnel or financial advisors review accounts on at least a quarterly basis. The nature of these reviews is to learn whether client accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. Our firm may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Regular Reports

All clients, other than those utilizing Employee Benefit Retirement Plan Services, will receive quarterly performance reports. These quarterly reports summarize the client's account and asset allocation, portfolio performance, current positions, and current market value. Clients will also receive monthly statements from their account Custodian, which will outline all activity during the reporting period, the client's current positions current market value, including transactions and account holdings as well as the deduction of any fees, expenses or other charges from the account.

Insight Wealth can also provide additional written reports on at least a quarterly basis as requested by clients. This report package may include such items as:

- Performance
- Holdings
- Transactions
- Other pertinent information as deemed appropriate
- Documents necessary for tax preparation

Periodic Reviews

Periodically, but no less frequently than annually, Insight Wealth will review each client account. On a quarterly basis, the Advisor will also formally conduct asset manager due to diligence meetings and reviews portfolio exposures.

Review Triggers

More frequent reviews are triggered by request from a client, material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

The review process contains each of the following elements:

- Assessing client goals and objectives
- Evaluating the employed strategy(ies);
- Monitoring the portfolio(s); and
- Addressing the need to rebalance.

Additional account reviews may be triggered by any of the following events:

- A specific client request;
- A change in client goals and objectives;
- An imbalance in a portfolio asset allocation; and
- Market/economic conditions.

For fixed income portfolios, certain account review responsibilities are delegated to a third-party investment manager as described above.

Employee Benefit Retirement Plan Services Reviews

Retirement plan assets are reviewed no more than quarterly, and according to the standards and situations described above for investment management accounts. Employee benefit plan clients generally receive statements only from their account Custodian.

Item 14: Client Referrals & Other Compensation

Economic Benefits

Outside of benefits received from our Preferred Custodians, Insight Wealth does not receive any economic benefit, directly or indirectly, from any third-party for investment advice or other advisory services that Insight Wealth renders to clients.

Preferred Custodians & Broker-Dealer Compensation

As indicated under the disclosure for *Item 12: Brokerage Practices*, the Advisors Preferred Custodians each provide Insight Wealth with access to services, which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis at no charge to them. Insight Wealth does not have any arrangements to compensate any Custodian for client referrals.

Referral Fees

In accordance with Rule 206 (4)-1 of the Investment Advisers Act of 1940, our firm does not provide cash or non-cash compensation directly or indirectly to unaffiliated persons for testimonials or endorsements (which include client referrals). Whether or not the unaffiliated person is a current client of our firm,

Conflicts of Interest

Insight Wealth mitigates conflict by always placing client interests ahead of those of Insight Wealth, its Investment Advisor Representatives, and its other Control Persons. The potential for additional compensation gives Insight Wealth's Covered Persons an incentive to recommend investment products based on the additional compensation received. The conflicts inherent to Covered Persons or the firm receiving added compensation are disclosed in this brochure. Your Investment Advisor Representative also provides you with this information in their advisory brochure. Insight Wealth has implemented supervisory controls for acknowledgment and oversight of conflict of interest concerns or issues. Additional details of how Insight Wealth mitigates conflicts in this area can be found in the firm's comprehensive compliance Policies & Procedures Manual and its Code of Ethics document.

Item 15: Custody

Deduction of Advisory Fees

While our firm does not maintain physical custody of client assets (which are maintained by a qualified custodian, as discussed above), we are deemed to have custody of certain client assets if given the authority to withdraw assets from client accounts, as further described below under "Third Party Money Movement." All of our clients receive account statements directly from their qualified custodian(s) at least quarterly upon opening of an account. We urge our clients to carefully review these statements. Additionally, if our firm decides to send its own account statements to clients, such statements will include a legend that recommends the client compare the account statements received from the qualified custodian with those received from our firm. Clients are encouraged to raise any questions with us about the custody, safety or security of their assets and our custodial recommendations.

Further, Insight Wealth does not accept or permit the Firm or its Covered Persons to obtain custody of Client assets including cash, securities, acting as trustee, provide bill paying service, have password access to control account activity or any other form of controlling Client assets. All checks or wire transfer to fund Client accounts are required to be made out to/sent to the Client's account Custodian. (*Please see, "Advisory Fees," subsection, following.*)

We encourage our clients to raise any questions with us about the custody, safety or security of their assets. The Custodians with whom we do business with will send client's independent account statements listing their account balance(s), transaction history and any fee debits or other fees taken out of their accounts.

Third-Party Transfers

Based on the No-Action Letter submitted by the Investment Adviser Association dated February 21, 2017, the SEC indicates that an Investment Advisor generally has custody where a client grants the Advisor power in a standing letter of authorization ("SLOA") to conduct third-party transfers (i.e., Instruct the Qualified Custodian to accept the Advisor's direction on the client's behalf, to move money to a third-party designated in the SLOA). These SLOAs have been put in place upon the client's written request and signature. For instance, the amount or timing of the transfers may not be on the SLOA submitted to the Custodian. However, at a future date, a client will contact Insight Wealth requesting that we submit instructions to the Custodian to remit a specific dollar amount from the account to the designated third-party (both of which are identified in the SLOA on file).

Insight Wealth observes the seven points listed in the SEC's No-Action Letter of February 21, 2017, as follows,

concerning receipt of Advisory fees:

- Withdrawals are authorized by the client through a signed Customer Agreement.
- Clients receive an invoice from Insight Wealth before the withdrawal. Invoices are sent to clients at the beginning of each quarter, along with their quarterly reporting packet.
- The client provides an instruction to the qualified Custodian, in writing, that includes the client's signature, any third-party's name, and either the third party's address or the third-party's account number at a Custodian to which the transfer should be directed.
- The client authorizes the investment advisor, in writing, either on the qualified Custodian's form or separately, to direct transfers to the third-party either on a specified schedule or from time to time.
- The client's qualified Custodian performs proper verification of the instruction, such as a signature review or other method to verify the client's authorization and provides a transfer of funds notice to the client promptly after each transfer.
- The client can terminate or change the instruction to the client's qualified Custodian.
- Insight Wealth has no authority or ability to designate or change the identity of the third-party, the address, or any other information about the third-party contained in the client's instruction.
- Insight Wealth maintains records showing that the third-party is not a related party of the investment advisor or located at the same address as the investment advisor.
- The client's qualified Custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Insight Wealth urges clients to compare the account statements they receive from their Custodian with those reports they may receive from Insight Wealth. The reports may vary from Custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

Insight Wealth usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. For fixed income securities, this authority will include the discretion to retain a third-party money manager for fixed income accounts. Any limitations on this discretionary authority shall be provided in writing. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.

When selecting securities and determining amounts, Insight Wealth observes the investment policies, limitations, and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to the Investment Advisor, in writing.

Item 17: Voting Client Securities

Proxy Voting

As a matter of firm policy and practice, Insight Wealth does not accept the authority to and does not vote proxies on behalf of advisory client. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients will receive applicable proxies directly from the issuer of securities held in clients' investment portfolios. Insight Wealth, however, may provide advice to clients regarding the clients' voting of proxies.

Class Actions, Bankruptcies & Other Legal Proceedings

Clients should note that Insight Wealth will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held or previously were held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct the Investment Advisor to transmit copies of class action notices to the client or a third-party. Upon such direction, Insight Wealth will make commercially reasonable efforts to forward such notices promptly.

Item 18: Financial Information

Balance Sheet

Insight Wealth does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Since inception, Insight Wealth has been, and continues to be on, solid financial ground. Neither Insight Wealth nor its management has any financial conditions that are likely to impair our ability to meet contractual commitments to clients reasonably. As an advisory firm, we are required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. As such, Insight Wealth has no additional financial circumstances to report.

Bankruptcy Petitions

Insight Wealth has not been the subject of a bankruptcy petition.