

# Part 2A of Form ADV: Firm Brochure



**In\$ight**

Planning - Investments - Advice

**InSight, Corp.**

**4450 Arapahoe Ave, Office 110**

**Boulder, CO 80303**

**703-314-6538**

**[www.investmentwithinsight.com](http://www.investmentwithinsight.com)**

**March 2024**

This brochure provides information about the qualifications and business practices of InSight, Corp. If you have any questions about the contents of this brochure, please contact us at 703-314-6538. 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.

Additional information about InSight, Corp. is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The firm's CRD/IARD Number is #311445

InSight, Corp. is a registered investment adviser. Registration does not imply a certain level of skill or training.



## Item 2. Material Changes

Since the first published version of this document dated February 2022, the following are material changes:

- Our address has changed – see Cover Page
- Item 4: Advisory Business has been amended to update assets under management.

## Item 3. Table of Contents

Item 1. Cover Page.....	i
Item 2. Material Changes.....	ii
Item 3. Table of Contents.....	iii
Item 4. Advisory Business.....	1
Item 5. Fees and Compensation.....	2
Item 6. Performance-Based Fees and Side-By-Side Management.....	3
Item 7. Types of Clients.....	3
Item 8. Methods of Analysis, Investment Strategies and Risk of Loss.....	3
Item 9. Disciplinary Information.....	5
Item 10. Other Financial Industry Activities and Affiliations.....	5
Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	6
Item 12. Brokerage Practices.....	6
Item 13. Review of Accounts.....	7
Item 14. Client Referrals and Other Compensation.....	8
Item 15. Custody.....	8
Item 16. Investment Discretion.....	9
Item 17. Voting Client Securities.....	9
Item 18. Financial Information.....	9
Item 19. Requirements for State-Registered Advisers.....	9
Brochure Supplement for Peter Locke, CFP® .....	11
Brochure Supplement for Kevin Taylor, CIMA®, AIF® .....	15

## **Item 4. Advisory Business**

InSight, Corp. (“InSight,” “we,” “us,” “the firm”) is a Colorado investment advisory firm founded in October 2020, and is owned by Peter Locke, Chief Compliance Officer/Managing Partner, and Kevin Taylor, Managing Partner.

InSight offers financial planning, discretionary asset management, and analyst research by subscription.

### **Financial Planning**

We tailor our Financial Planning services as follows:

For Dental Practices we offer a Financial Planning simulation which will include a review of their required rate of return, debt, estate/business succession plan, practice profitability, real estate, practice dependency/valuation, spending rate, savings rate, cash flow, retirement plan, and risk management and taxes.

For individual clients we will offer a Financial Planning simulation which will include a review of the client’s taxes, insurance policies, investments, estate plan, risk analysis based on tolerance and timeline, and debt.

In the course of providing Financial Planning recommendations to clients, we may recommend asset management services, for which we receive additional compensation. This is a conflict of interest. This conflict is mitigated by the following:

- We will always observe our fiduciary duty to make recommendations based on client best interest, not our compensation.
- Clients always have the right to choose whether to implement our planning recommendations; and
- Clients have the right to implement recommendations through other financial professionals and are under no obligation to use our asset management services.

### **Asset Management**

We tailor our discretionary asset management services to the individual needs of client. We use four model portfolios of our own construction and adjust the proportions in each client’s investment portfolio based on the client’s financial profile and risk tolerance. We offer fully customized portfolios over and above the blends of our model portfolios for clients with \$250,000 or more in an after-tax account, \$500,000 or more in any other account, or total assets under management of \$1,000,000 or more. Below these customization thresholds, we will use one or more model portfolios per client, but will not otherwise customize these client portfolios.

## Analyst Research

We offer a monthly analyst report on individual companies by subscription. These reports are analytical in nature and are not individualized recommendations to buy or sell any security.

InSight does not participate in any wrap fee programs.

As of 1/3/2023 InSight has \$24,948,339 in discretionary assets under management, and \$3,874,786 on a non-discretionary basis.

## Item 5. Fees and Compensation

### Financial Planning

Financial Planning fees range up to \$2,000 for individual clients. Each client's fee will be specified in the advisory agreement. Planning fees are due upon delivery of the plan to the client. Payments may be made by ACH or wire transfer. If the planning engagement is terminated prior to completion of the financial plan, fees will be due for hours worked at a rate not to exceed \$400 per hour.

### Asset Management

InSight is compensated for our asset management services through fees based on the amount of assets that we manage for a client, as follows:

Fee Schedule	
Client Assets Managed	Annual Fee
\$0 up to \$1,000,000	1.0%
\$1,000,000 up to \$2,000,000	0.9%
\$2,000,000 up to \$3,000,000	0.75%
\$3,000,000 and above	0.5%

These fees are a "straight tier" structure, i.e. all assets in client's portfolio are charged the same amount based on the total amount of assets in the portfolio. Asset management fees are due in advance quarterly, and payable either by direct deduction (See Item 15 for more information regarding direct deduction) from client accounts or by billing to the client. Fees are calculated on the account balance(s) on the last day of the previous quarter, and in the case of termination, will be refunded pro-rated by the number of remaining days in the quarter of termination. Fees are negotiable at the sole discretion of InSight.

*Asset management clients will incur other fees and expenses outside of InSight, including transaction fees, and other related costs and expenses that may be incurred by the client. Clients may incur certain*

charges imposed by custodians, brokers, and other third parties such as custodial fees, transaction commissions, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to InSight's fee, and InSight does not receive any portion of these external fees and expenses.

Neither InSight nor any associated person receives compensation for the sale of securities or other investment products, asset-based sales charges, or service fees.

### **Research Subscription**

Clients may also subscribe to our monthly research publication through our website for \$5.00 per month or \$49.99 annually.

## **Item 6. Performance-Based Fees and Side-By-Side Management**

InSight does not charge performance-based fees, and therefore does not engage in side-by-side management.

## **Item 7. Types of Clients**

InSight provides its advisory services to individuals, high net-worth individuals, retirement plan sponsors, and trusts.

InSight requires a minimum of \$250,000 per client relationship. This minimum is negotiable at the sole discretion of InSight. InSight will combine the account values of family members living in the same household to determine the applicable Advisory Fee.

## **Item 8. Methods of Analysis, Investment Strategies and Risk of Loss**

**Analysis:** Our primary method of analysis uses Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell). Fundamental analysis does not attempt to anticipate market movements.

**Strategy:** We utilize four model portfolios. Our three pure equity models are 1) a market-based model designed to reflect S&P performance and risk (while not holding the entire index), 2) a growth-oriented model, and 3) an equity income dividend-oriented model. Our fourth is a fixed-income model composed of bonds. Our portfolios are a blend of sector-driven weightings. We approach investing on a buy and hold, longer-term basis, with defined exit-points for sector.

There can be no assurance that any investment strategy will achieve a desired outcome or prevent against loss. The primary risk of Fundamental Analysis is that the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

For client portfolios that include already-concentrated positions that cannot be reduced, the firm may employ options to manage concentration risks.

**Investing Risks:** All investing involves risk, including loss of the investment itself that the investor should be prepared to bear.

#### General Risks:

**Interest-Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

**Market Risk:** The price of an investment may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's specific circumstances. For example, political, economic and social conditions may trigger market events.

**Inflation Risk:** A dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.

**Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

**Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

**Business Risk:** These risks are associated with an industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

**Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

#### Investment-Specific Risks:

Stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring, could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks. Stocks dividends are not guaranteed and may be reduced or suspended at any time, which may impact share prices of stocks purchased for their dividends.

An ETF is an investment fund traded on stock exchanges, similar to stocks. Risks include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of



inadequate regulatory compliance by the Investment Company that issues the ETF shares. Commodity ETFs (e.g., gold, petroleum, currency, etc.) carry the same risks as the underlying commodity markets. Exchange Traded Fund prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. An ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value, and ETFs purchased at a premium may not sell at a premium but at a discount, so a premium paid to purchase the ETF may not be realized at the time of sale.

Trading of stocks and ETFs may be halted if the listing exchange deems such action appropriate, the shares are de-listed from the exchange, or by the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) that halt trading.

Individual bonds that are sold on a secondary market prior to maturity may sell at a discount (a lower price than the face value of the bond). Bonds with longer terms to maturity may fluctuate more than bonds with shorter maturities, in an inverse relationship with prevailing interest rates. Bond prices may also decline if the financial outlook of the bond issuer degrades. If a bond issuer defaults, the value of the bond may decline sharply or go to zero.

## **Item 9. Disciplinary Information**

Neither InSight nor any management person has any legal or disciplinary events to disclose.

## **Item 10. Other Financial Industry Activities and Affiliations**

Neither InSight nor any management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither InSight nor any management 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 foregoing entities.

Neither InSight nor any management persons are engaged in any financial industry activities other than the provision of financial advice through InSight.

InSight does not recommend or select other investment advisers for clients or receive compensation directly or indirectly from any adviser.

*Please see Item 14 for discussion of referrals for insurance products.*

## Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

InSight and our associates follow the CFP®, CIMA® and AIF® Codes of Ethics. We will provide copies of these Codes of Ethics to any client or prospect upon request.

The Firm and its associates are fiduciaries, and as such, held to the highest standard of care. Associates of InSight shall observe the following standards of conduct:

- The Firm and its associates shall always place the interests of clients first;
- All investment activities carried out by the Firm on behalf of clients shall be in the client's best interest and appropriate for each client considering the client's investment objectives, financial situation and needs;
- All personal securities transactions shall be conducted in such a manner as to avoid receiving a more favorable execution price than any client on that same day or trading to the disadvantage of a client in any way.
- Neither the firm nor any associate shall misuse material, non-public information (including further disclosure, insider trading, tipping, or other use for any personal gain);
- The Firm and its associates shall hold the identities, securities holdings, and financial circumstances of clients confidential; and
- The Firm and its associates shall make full, timely, and meaningful written disclosure of any conflicts of interest.

Neither InSight nor any related person recommends to clients, or buys or sells for client accounts, securities in which InSight or a related person has a material financial interest.

Associates of InSight may invest in the same securities as those recommended to clients. This presents a conflict of interest in that there is potential to receive more favorable trade execution than clients and/or to induce trading patterns in securities to the advantage of the Firm or an associate. Such conduct is strictly prohibited.

The personal trading of affiliates of InSight is prohibited from disadvantaging client trades.

The Firm will not engage in principal trades or agency cross-transactions with clients.

Front running (trading shortly ahead of clients) and "cherry-picking" (selecting better trade executions than clients) are strictly prohibited.

When we provide investment advice to you regarding your retirement plan account or individual retirement account (IRA), we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);

- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

\* It should be noted that the fiduciary duties enumerated above do not differ from those we observe in all our advisory activities.

## Item 12. Brokerage Practices

InSight requires that clients use Interactive Brokers, Charles Schwab, or Altruist for custody of their investment portfolios and trade execution.

Factors that InSight considers in selecting these custodians include minimizing commissions, quality of executions for clients, the platform of services offered to InSight, services offered to clients such as online access, banking features, reporting, and account insurance. 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 custodian services, including historical relationship, reputation, financial strength, the value of research provided, execution capability, commission rates, and responsiveness.

InSight participates in each custodian's institutional program. Interactive Brokers, Charles Schwab, and Altruist are independent, unaffiliated broker-dealers and members, FINRA/SIPC. These custodians offer services to investment advisors which include custody of securities, trade execution, clearance, and settlement of transactions. InSight receives some benefits from these custodians through participation in their programs. These benefits include the following products and services (provided without cost or at a discount):

- receipt of duplicate Client statements and confirmations;
- research related products and tools;
- consulting services; access to a trading desk serving Advisor participants;
- 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; and
- access to mutual funds with no transaction fees and to certain institutional money managers.

The availability of these benefits is a conflict of interest in that it creates an incentive to recommend or require custodians that provide services for which the firm might otherwise have to pay. This conflict is

mitigated first and foremost by our fiduciary duty to act in clients' best interest. The recommendation of custodian is not made based on these benefits, but on the factors discussed above. Additionally, these benefits are generally available to all advisers, and most custodians provide similar services to advisers. InSight believes that its requirement that clients use Interactive Brokers, Charles Schwab or Altruist is in the best interest of our clients based on the services each provides and the fees that each charges.

InSight does not receive client referrals from a broker-dealer or third party.

InSight does not permit clients to direct trade execution to a specified broker-dealer other than the custodian. If clients were permitted to direct trade execution, the firm might be unable to achieve most favorable execution of client transactions, and this could cost clients more money. Some advisers do permit clients to direct trade execution.

When feasible the Firm will aggregate client trades, and securities purchased or sold shall be allocated at an average price among participating client accounts.

### **Item 13. Review of Accounts**

Client core portfolios are reviewed at least bi-weekly, and customized portfolios at least monthly, by either Peter Locke or Kevin Taylor.

Other reviews may be triggered by incoming information from a client, significant news events, or significant changes in specific security that we follow.

The firm will consult with each client at least annually to review investment objectives, client financial situations, and other factors that bear on our recommendations and management of each client's portfolio.

We provide client-specific reports based on cycles of the financial planning process. We also provide monthly metrics reports that are not portfolio specific.

### **Item 14. Client Referrals and Other Compensation**

Representatives of InSight, Corp may refer clients to Mass Mutual for life and/or health insurance products. If insurance products are purchased through these referrals, the referring representative will receive a share of the insurance commission. This is a conflict of interest as it creates a financial incentive for representatives to recommend and refer. This conflict of interest is mitigated by the following:

- The firm and its representatives are fiduciaries who are required always to act in client best interest and will do so.
- Clients always have the right to decide whether to implement any recommendations or act on any referrals for the purchase of insurance products.
- Clients always have the right to choose a provider other than the referral if they decide to implement any recommendations and are under no obligation to work with any firm or provider to whom they have been referred.

Other than the “soft-dollar benefits” disclosed in Item 12, InSight does not receive economic benefits from any third party for providing investment advice to clients.

When a client is referred to InSight from Morgan Asset Management, Morgan may be paid a share of the client’s advisory fees. This will not affect the fee that the client is charged for InSight’s advisory services.

InSight, Corp does not receive fees for referring advisory clients to other investment advisory firms.

## **Item 15. Custody**

We do not accept or maintain physical custody of any client funds or securities. Client assets are maintained at each client’s custodian(s), who will send statements directly to clients no less than quarterly.

Due to the practice of deducting fees directly from client accounts, we are deemed to have “constructive custody.” In order for us to collect fees by direct deduction, we must: 1) have the client’s written authorization to do so, 2) send the client an itemized invoice showing fee amount, the time period, amount of assets, and the formula for calculation of the fee, and 3) the client will receive custodian statements at least quarterly that show the fee deduction for comparison. Clients are urged to review custodian statements carefully and compare them to invoices received from InSight, and contact InSight promptly with any discrepancies or questions.

## **Item 16. Investment Discretion**

InSight requires discretionary authority to manage securities accounts on behalf of clients. Prior to assuming discretionary authority, InSight requires the client to execute an agreement along with a limited power of attorney over client’s accounts which grants InSight full discretionary authority to engage in all trading and investment transactions in the client’s name. When this occurs, we have the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Clients of InSight may impose limitations (in writing) regarding InSight’s discretionary authority, for example, the exclusion or limitation of certain securities.

## **Item 17. Voting Client Securities**

InSight will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. InSight will be available to address proxy questions.

## **Item 18. Financial Information**

InSight does not have any financial condition that is likely to impair our ability to meet contractual commitments to clients.

We will not bill or collect fees of more than \$500, six months or more in advance.

Neither the firm nor any management person has been the subject of a bankruptcy petition in the past ten years.

## **Item 19. Requirements for State-Registered Advisers**

Peter Locke and Kevin Taylor are the principal executive officers and managing members of InSight. Please see the Brochure Supplements below for their educations and business backgrounds.

Mr. Locke and Mr. Taylor are not engaged in any business activity outside of InSight, and InSight is not engaged in any business activity other than providing investment advice.

Neither the firm nor any supervised person is compensated for advisory services with performance-based fees.

No management person of InSight has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Neither the Firm nor any management person has any relationship or arrangement with issuers of securities.

**Part 2B of Form ADV**  
**Brochure Supplement for Peter Locke, CFP®**



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**February 2023**

This brochure supplement provides information about Peter Locke that supplements the InSight, Corp. brochure. You should have received a copy of that brochure. Please contact Peter Locke if you did not receive InSight's brochure or if you have any questions about the contents of this supplement.

Additional information about Peter Locke is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Peter Locke's Central Registration Depository (CRD) number is #5884665.

## Item 2: Educational Background and Business Experience

### Peter Locke, CFP®

Year of Birth: 1989

#### Formal Education:

- Bachelor's Degree, Business Management/Communication Studies, Christopher Newport University, 2012

#### Business Background:

- 10/2020 – present, InSight, Corp., CCO/Managing Member
- 02/2018 – 10/2020, TD Ameritrade, Investment Adviser Representative/Registered Representative
- 01/2017 – 2/2018, Scottrade Investment Management, Investment Adviser Representative
- 09/2012 – 01/2017, Scottrade Investment Management, Registered Representative

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.



Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3: Disciplinary Information**

There are no disciplinary events to disclose.

### **Item 4: Other Business Activities**

Peter Locke is not engaged in any business activities outside of InSight.

### **Item 5: Additional Compensation**

Representatives of InSight, Corp may refer clients to Mass Mutual for life and/or health insurance products. If insurance products are purchased through these referrals, the referring representative will receive a share of the insurance commission. This is a conflict of interest as it creates a financial incentive for representatives to recommend and refer. This conflict of interest is mitigated by the following:

- The firm and its representatives are fiduciaries who are required always to act in client best interest and will do so.
- Clients always have the right to decide whether to implement any recommendations or act on any referrals for the purchase of insurance products.
- Clients always have the right to choose a provider other than the referral if they decide to implement any recommendations and are under no obligation to work with any firm or provider to whom they have been referred.

Peter Locke does not receive any compensation from third parties in connection with providing advisory services to clients, nor any compensation from any other business activities.

Please refer to *Part 2A, Item 12: Brokerage Practices* (above), for details and important disclosures about services that InSight receives from custodians.

### **Item 6: Supervision**

Peter Locke is the Chief Compliance Officer for InSight, and supervises the firm's compliance with all applicable securities regulations, including his own, and will adhere to the firm's policies and procedures.

**Item 7: Requirements for State-Registered Advisers**

Peter Locke has no legal, disciplinary, or regulatory events to disclose.

Peter Locke has never been the subject of a bankruptcy petition.

**Part 2B of Form ADV**

**Brochure Supplement for Kevin Taylor, CIMA®, AIF®**



**In\$ight**

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**February 2023**

This brochure supplement provides information about Kevin Taylor that supplements the InSight, Corp. brochure. You should have received a copy of that brochure. Please contact Peter Locke if you did not receive InSight's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Taylor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Kevin Taylor's Central Registration Depository (CRD) number is #6369647.

## Item 2: Educational Background and Business Experience

**Kevin Taylor, CIMA®, AIF®**

Year of Birth: 1985

Formal Education:

- Bachelor's Degree, Political Science/International Relations, Carroll College, 2003

Business Background:

- 10/2020 – present, InSight, Corp., CCO/Managing Member
- 03/2018 – 10/2020, TD Ameritrade, Investment Adviser Representative/Registered Representative
- 05/2017 – 03/2018, Scottrade Investment Management, Investment Adviser Representative/Registered Representative
- 07/2014 – 07/2016, Robert Baird & Co, Financial Advisor

**Certified Investment Management Analyst® (CIMA®):** The CIMA certification signifies that an individual has met initial and on-going experience, ethics, education, and examination requirements for the job of investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable ethical background/compliance history as decided in an admissions peer review process governed by the Ethics Board. To obtain the CIMA certification, candidates must successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass a Certification Examination. CIMA designees are required to adhere to IWI's Code of Professional Responsibility and Guidance Document, Disciplinary Rules and Procedures, and Rules and Guidelines for Use of the Marks.

CIMA designees must report 40 hours of continuing education credits, including two ethics and one tax/regulations hours, every two years to maintain the certification. The designation is administered through Investments and Wealth Institute® (IWI).

**The Accredited Investment Fiduciary®, AIF®,** is a designation granted by Fi360 and overseen by The Center for Fiduciary Studies. Requirements for attaining the AIF® designation are: A combination of education, industry experience, and/or professional development is required to meet the experience requirement for the Accredited Investment Fiduciary® (AIF®) Designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry; enroll in and complete AIF® Training that satisfies AIF training requirements; pass the Examination; satisfy the Code of Ethics and Conduct Standards; and submit the application and dues.

The following steps must be completed annually to retain the AIF® Designation: accrue and report six (6) hours of continuing education (CE), four of which must be delivered by Fi360 or one of Fi360's approved CE providers; satisfy the Code of Ethics and Conduct Standards; and submit the application and dues.

**Item 3: Disciplinary Information**

There are no disciplinary events to disclose.

**Item 4: Other Business Activities**

Kevin Taylor is not engaged in any business activities outside of InSight.

**Item 5: Additional Compensation**

Representatives of InSight, Corp may refer clients to Mass Mutual for life and/or health insurance products. If insurance products are purchased through these referrals, the referring representative will receive a share of the insurance commission. This is a conflict of interest as it creates a financial incentive for representatives to recommend and refer. This conflict of interest is mitigated by the following:

- The firm and its representatives are fiduciaries who are required always to act in client best interest and will do so.
- Clients always have the right to decide whether to implement any recommendations or act on any referrals for the purchase of insurance products.
- Clients always have the right to choose a provider other than the referral if they decide to implement any recommendations and are under no obligation to work with any firm or provider to whom they have been referred.

Kevin Taylor does not receive any compensation from third parties in connection with providing advisory services to clients, nor any compensation from any other business activities.

Please refer to *Part 2A, Item 12: Brokerage Practices* (above), for details and important disclosures about services that InSight receives from custodians.

**Item 6: Supervision**

Peter Locke is the Chief Compliance Officer for InSight and supervises Kevin Taylor and firm compliance with all applicable securities regulations.

**Item 7: Requirements for State-Registered Advisers**

Kevin Taylor has no legal, disciplinary, or regulatory events to disclose.

Kevin Taylor has never been the subject of a bankruptcy petition.