

## ADVISER PROFILE

*Information about your Lifespan Adviser*

***This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), which holds Australian Financial Service Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 21 April 2023. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.***

***Lifespan has authorised its authorised representatives to provide this document to you.***

***RJL Financial Pty Ltd trading as 'Wealth Factory' and 'Aged Care Financial Advisers'***

is a Corporate Authorised Representative (ASIC No.463041) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

**Robert Laurie** is an Authorised Representative (ASIC No.425270) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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### Your Adviser

Robert Laurie is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee/director of RJL Financial Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

### Your Adviser's Authorisations

Robert is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation
- Tax (financial) advice services

This means that Robert can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice.

### Your Adviser's Experience

Rob Laurie is an experienced financial service professional and has been working in the Financial Advice Profession since 2012. He started out in 2006 with a major insurance company, helping people to protect what is important to them. After a period of time, he became frustrated with not being able to help people more comprehensively with their financial affairs so decided to move into providing holistic financial advice.

For years now, Rob has worked strategically with his clients in the provision of superannuation and retirement planning and enjoys the technical and complex areas of the financial advice landscape.

What this means to you is that you can benefit from Rob's skills and experience to ensure you have quality financial advice tailored to meet your specific needs and objectives both now, and in the future. Along with his education and accreditations, Rob also has a passion for helping his clients enjoy their best retirement possible, by personalising strategies and aligning their plans to meet their needs. He is also conscious of balancing cash flow, investment market movements and overlaying complex government legislation and rules.

### Adviser Qualifications

- Bachelor of Business - University of Southern Queensland – 2006
- Diploma Financial Services (Financial Planning) – Kaplan Professional – 2012
- Advanced Diploma Financial Planning – Kaplan Professional – 2021
- Accredited Aged Care Professional – Aged Care STEPS - 2021
- Graduate Diploma Financial Services – Kaplan Professional – 2023

### Professional Memberships

- Association of Independently Owned Financial Professionals
- Banking and Finance Oath

### Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Robert will establish how he can assist you and gather the information required to prepare a financial plan.

Robert will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee based on the funds under advice or from the brokerage paid by the product issuers, or as per invoiced. Ongoing advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

<b>Preparation of Statement of Advice (SoA)</b>	\$494 to \$4,446
<b>Implementation of Recommendations</b>	\$0 to \$1,486

<b>Annual Portfolio Management &amp; Review</b>	\$1,235 to \$4,940
<b>Insurance</b> Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

***All fees include 10% GST. All fees are payable to Lifespan. Lifespan retains 9% and pays RJL Financial Pty Ltd 91%. Robert receives a salary and as a director of RJL Financial Pty Ltd is entitled to a Director's drawing and/or dividend if and when paid. Fee Examples:***

#### Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$2,964 plus implementation fee of \$988, of which \$356 is retained by Lifespan, \$3,596 is paid to RJL Financial Pty Ltd. If you agreed to the Wealth Enhancement and Management Package, the annual portfolio management & review fee will be \$2,964 per annum, of which \$267 is retained by Lifespan, \$2,697 is paid to RJL Financial Pty Ltd.

#### Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$494 of which \$44 is retained by Lifespan, \$450 is paid to RJL Financial Pty Ltd.

If you take out a life insurance policy with an annual premium of \$5,000, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$3,300, of which \$297 is retained by Lifespan and \$3003 is paid to RJL Financial Pty Ltd. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of \$1,100 per annum for as long as the policy remains in force, of which \$99 is retained by Lifespan, \$1,001 is paid to RJL Financial Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$1,650, of which \$149 is retained by Lifespan, \$1,502 is paid to RJL Financial Pty Ltd.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.