

# 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 8 December 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.**

<p><b>RJL Financial Pty Ltd trading as 'Wealth Factory' and 'Aged Care Financial Advisers'</b> is a Corporate Authorised Representative (ASIC No.463041) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) <b>Robert Laurie</b> is an Authorised Representative (ASIC No.425270) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p><b>Wealth Factory</b> Tel: 07 4659 5222 Email: rob@wealthfactory.com.au <b>Aged Care Financial Advisers</b> Tel: 1300 550 940 Email: hello@agedcarefa.com <b>Office Address</b> 300 Ruthven Street Toowoomba Qld 4350</p>
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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 Rob 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 services.

## Your Adviser's Qualifications & Experience

Rob Laurie's impressive educational portfolio and recent qualifications highlight his deep expertise and commitment to excellence in financial planning:

- Bachelor of Business from the University of Southern Queensland (2006)
- Diploma of Financial Services (Financial Planning) from Kaplan Professional (2012)
- Advanced Diploma of Financial Planning, Kaplan Professional (2021)
- Accreditation as an Aged Care Professional by Aged Care STEPS (2021)
- Graduate Diploma of Financial Services from Kaplan Professional (2023)



- Master of Financial Planning from Kaplan Professional completed in 2024, marking a significant milestone in his continuous pursuit of professional development and mastery in the field.

Rob's professional affiliation further showcase his dedication to the financial planning profession:

Member of the Association of Independently Owned Financial Professionals, aligning with experts dedicated to high-quality financial advice.

Rob's extensive qualifications and his active involvement in professional organizations assure clients of his profound knowledge, commitment to ethical practice, and his ability to deliver top-tier financial planning services.

### Cost of Advisory Services

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

Rob will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendation is not implemented. For insurance, the commission may be paid by the insurance provider.

Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

### Fee Schedule

<b>Preparation of Statement of Advice (SoA)</b> (depending on complexity)	\$264 to \$5280
<b>Implementation Fee</b> (depending on complexity and portfolio size)	\$264 to \$1,056
<b>Further Advice (Review(s))</b> < \$200,000 *subject to minimum charge of \$792	1.1%*
Or a fixed fee	\$1,320 to \$5,280
<b>Hourly rate</b>	<b>\$264</b>

<b>Insurance</b>	
Upfront commission	Up to 66%*
Ongoing commission	Up to 33%*
*% based on amount of premium and is paid by the insurance provider	

**All fees include 10% GST.**

**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, \$3,592 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.