

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 1 July 2021. 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>JKLM Wealth Group Pty Ltd. is a Corporate Authorised Representative (ASIC No. 1298844) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) Jason Lukjanenko is an Authorised Representative (ASIC No. 292639) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>Office address and postal: 7 Boona Street, Forster, NSW, 2428 Mobile: 0414 315 207 Email: jason@jklmwealth.com.au</p>
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Your Adviser

Jason Lukjanenko is a Financial Adviser and an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a Director of JKLM Wealth Group Pty Ltd a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

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

Deposit and Payment Products

- Deposit and Payment Products - Non-basic Deposit Products
- Deposit and Payment Products - Non-Cash Deposit Products
- Government Debentures, Stocks or Bonds

Life Products

- Investment Life Insurance Products
- Life Risk Insurance Products
- Managed Investment Schemes
- Managed Investment Schemes, including IDPS
- MDA Services
- Retirement Savings Account Products
- Securities

Superannuation

- Superannuation – All (including Self Managed Super Funds)

Margin Lending Facility

- Standard Margin Lending Facility

Jason is registered with the Tax Practitioners Board as a Tax Financial Adviser.

This means that Jason 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.

Other Services

Lifespan is NOT responsible for advice and work associated with products and services where he is not acting as an authorised representative of Lifespan.

Your Adviser's Experience

Jason has been an authorised representative since 2005 has worked as a Financial Planner in both Sydney and Forster. Jason holds a Bachelor of Business Degree (Accounting/Finance) from the University of Technology Sydney, SMSF accreditation from University of Adelaide, RG146 in Margin Lending, Diploma of Financial Planning, and has completed a specialist course in Aged Care. He can provide you with advice across a wide variety of strategies and help you identify the types of services that will be appropriate to meet your needs.

Cost of Advisory Services

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

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

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.

Upfront Option is currently 22% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force, of which \$0.00 is retained by Lifespan, \$330 is paid to JKLM Wealth Group Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$0.00 is retained by Lifespan, \$495 is paid to JKLM Wealth Group 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.

Preparation of Statement of Advice (SoA) (depending on complexity)	\$1,650 to \$8,800
Portfolio Review/Annual Service Agreement (depending on complexity and time)	Between \$1,320 and \$13,200
Insurance 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 0% and pays JKLM Wealth Group Pty Ltd 100%. Jason receives a salary and as a director of JKLM Wealth Group Pty Ltd is entitled to a dividend if and when paid.

Example for Investment Products

If you receive advice regarding an investment of \$300,000, the SoA fee could be \$3,300, of which \$0 is retained by Lifespan, \$3,300 is paid to JKLM Wealth Group Pty Ltd. If you invest \$300,000 the establishment fee will be Nil. If you have agreed to an Annual Service Arrangement of \$3,300 per annum, \$0 is retained by Lifespan, \$3,300 is paid to JKLM Wealth Group Pty Ltd.

Example for Risk Products

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$0.00 is retained by Lifespan, \$990 is paid to JKLM Wealth Group Pty Ltd. The maximum ongoing commission for the