

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.

JKLM Wealth Group Pty Ltd.

is a Corporate Authorised Representative (ASIC No. 1298844) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Kristin Main

is an Authorised Representative (ASIC No. 000423689) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

39 Cowan Road Taree NSW 2430

Mobile: 0423 973 473

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Your Adviser

Kristin Main 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.

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 she is not acting as an authorised representative of Lifespan.

Your Adviser's Authorisations

Kristin 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 (excluding Self Managed Superannuation Fund)

This means that Kristin can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment

Your Adviser's Experience

Kristin has worked in the Financial Planning Industry since 2006 and has experience as a Financial Planner since 2011. Kristin holds an Advanced Diploma in Financial Services (Financial Planning), Certificate IV in Business Management and is currently completing her Graduate Diploma of Financial Planning with modules Ethics and Professional Standards, Behavioural Finance, Applied Financial Advice and Insurance & Superannuation Planning currently completed to meet current industry educational requirements.

Kristin can provide you with strategic advice and can help you identify the types of services that will be appropriate to meet your needs.

Kristin is also a member of the AFA (Association of Financial Advisers).

Cost of Advisory Services

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

Kristin 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.

Preparation of Statement of Advice (SoA) (depending on complexity)	\$2,500 to \$6,000
Portfolio Review (depending on account balance)	Between 0.3% and 1.0%
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%.

Kristin receives a salary and as a director of Kristin Main 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 \$100,000, the SoA fee could be \$3,000, of which \$0 is retained by Lifespan, \$3,000 is paid to JKLM Wealth Group Pty Ltd.

If you invest \$100,000 the establishment fee will be Nil.

If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual portfolio management & review fee will be 1.0% or \$1,000, of which \$0 is retained by Lifespan, \$1,000 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 is retained by Lifespan, \$990 is paid to JKLM Wealth Group Pty Ltd.

The maximum ongoing commission for the 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 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 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.