

## 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><b>K G Meuwissen trading Pty Ltd as Wealtheon</b> is a Corporate Authorised Representative (ASIC No.1277316) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p><b>Kristopher Meuwissen</b> is an Authorised representative (ASIC No. 422483) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p>	<p>1819 Sunraysia Hwy Redbank VIC 3467 Tel: 1800 775 336 Mobile: 049 349 995 Email: km@wealtheon.com.au www.wealtheon.com.au</p>
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### Your Adviser

Kristopher Meuwissen is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of K G Meuwissen Nominees PTY Ltd trading as Wealtheon, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

### Your Adviser's Authorisations

Kristopher 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

Kristopher is registered with the Tax Practitioners Board.

This means that Kristopher 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

Kristopher has been working in the Financial Advice industry since 2010 and providing advice since 2012. Kristopher loves to work with all clients from young professionals to retirees, and specialises in Superannuation, Insurance, Investment Planning, Tax Planning and Retirement Planning. Kristopher is a member of the Tax Practitioners Board and the AFA, and holds both a Diploma of Financial Planning and a Graduate Diploma in Strategic Leadership & Business Administration. Kristopher was nominated in the 2020 IFA awards for both Goals Based Adviser of the Year and Innovator of the Year. Kristopher is always looking to further his learning, and has high ambitions to be ranked amongst the best financial advisers in Australia.

### Cost of Advisory Services

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

Kristopher will discuss the fee basis with you and agree on the method of charging prior to proceeding. Please refer to our Fee Document for full information on our services and costs.

Payment will be either by way of a fee based on a percentage of funds under advice or from the brokerage paid by the product issuers or as invoiced. A fee for portfolio preparation or, if investment recommendations are not implemented, may also be charged. 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 Insurance Only Statement of Advice</b>	\$0 - \$1,100
<b>Preparation of Simple Statement of Advice</b>	\$0 - \$2,200
<b>Preparation of Comprehensive Statement of Advice</b>	\$0 - \$4,400
<b>Preparation of Complex Statement of Advice</b>	\$7,700 - \$50,000
<b>Implementation of Advice Strategies</b> (depending on complexity)	\$0 to \$50,000
<b>Ongoing Service</b> Annual Strategic Review Service	\$2,200
<b>Ongoing Service</b> Annual Strategic & Portfolio Review Service for portfolios over \$250k (or portfolio with gearing investments)	\$2,200 + 0.44%
<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%*
<b>Additional or Ad Hoc Review</b>	\$1,650
<b>Additional or Ad Hoc Portfolio Review</b>	\$1,100

**All fees include 10% GST.**

**Kristopher also charges an ad-hoc fee of \$330 inc GST per hour for work completed.**

**All fees are payable to Lifespan. Lifespan retains 16% and pays Wealtheon 84%. Kristopher receives a salary and as a director/shareholder of Wealtheon 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 approximately \$100,000, the SoA fee could be \$2,200, of which \$352 is retained by Lifespan, \$1,848 is paid to Wealtheon. If you invest the \$100,000 the establishment fee may be \$1,500, of which \$240 is retained by Lifespan, \$1,260 is paid Wealtheon. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual portfolio management & review fee may be \$2,200 per annum, of which \$352 is retained by Lifespan, \$1,848 is paid to Wealtheon.

### Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$1,200 of which \$192 is retained by Lifespan, \$1008 is paid to Wealtheon. If the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back. If you take out a life insurance policy with an annual premium of \$1500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$158.40 is retained by Lifespan, \$831.60 is paid to Wealtheon. 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 \$52.80 is retained by Lifespan, \$277.20 is paid to Wealtheon. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$79.20 is retained by Lifespan, \$415.80 is paid to Wealtheon.

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.

### **Referral Fees**

Wealtheon may pay the person who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.