

## 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>Financial Lifetime Strategies Pty Ltd</b> is a Corporate Authorised Representative (ASIC No.329701) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p><b>Nicholas Gyngell</b> CFP®, FChFP, BSc (Hons.), MSc, MFinPlan is an Authorised representative (ASIC No. 251015) of Financial Lifetime Strategies Pty Ltd.</p>	<p>6 Churchill Street Mont Albert VIC 3127</p> <p>Phone: 03 9553 5271 Mobile: 0407 988 602 Email: <a href="mailto:nick@financiallifetime.com.au">nick@financiallifetime.com.au</a> Web: <a href="http://www.financiallifetime.com.au">www.financiallifetime.com.au</a></p>
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### Your Adviser

Nicholas Gyngell is a financial planner, an authorised representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Financial Lifetime Strategies Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

### Your Adviser's Authorisations

Nicholas 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

This means that Nicholas 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 and retirement planning strategies.

Financial Lifetime Strategies Pty Ltd and Nicholas are both registered with the Tax Practitioners Board.

Financial Lifetime Strategies Pty Ltd is a Professional Practice of the FPA (Financial Planning Association of Australia Limited) and as such abides by their Code of Ethics and Rules of Professional Conduct.

### Your Adviser's Experience

Nicholas has advised clients since 2003 on personal superannuation, retirement income planning, estate planning and personal insurance. He obtained Certified Financial Planner® certification in 2007 and became a Fellow, Chartered Financial Practitioner, in 2011.

### Cost of Advisory Services

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

Nicholas 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 a percentage of funds under advice or from the brokerage paid by the product issuers. A fee for portfolio preparation or, if investment recommendations are not implemented, a fee may also be charged. Ongoing advice that includes portfolio reviews is 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.

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$3,300, of which \$198 is retained by Lifespan, \$3,102 is paid to nancial Lifetime Strategies Pty Ltd. If you invest \$100,000 the establishment fee will be \$0, If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual portfolio management & review fee could be \$2,880 per annum, of which \$173 is retained by Lifespan, \$2,707 is paid to Financial Lifetime Strategies Pty Ltd.

<b>Preparation of Statement of Advice (SoA)</b> (depending on complexity)	\$3,300 to \$18,800
<b>Investment Portfolio Establishment</b>	\$0
<b>Annual Portfolio Management &amp; Review</b> Ongoing Review & Access (depending on complexity)	\$2,880 to \$14,800

**All fees include 10% GST.**

**All fees are payable to Lifespan. Lifespan retains 6% and pays Financial Lifetime Strategies Pty Ltd 94%. Nicholas receives a salary and as a director/shareholder of Financial Lifetime Strategies Pty Ltd is entitled to a Director's drawing and/or dividend if and when paid.**

**Fee Examples:**

[Example for Investment Products](#)