

## 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 21 April 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.***

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| <p><b>Principled Financial Planning Pty Ltd</b><br/>is a Corporate Authorised Representative (ASIC No.1298208) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p><b>Ingrid Stoker</b> is an Authorised Representative (ASIC No.284378) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p> | <p>Level 1, The Realm<br/>18 National Circuit<br/>BARTON ACT 2600</p> <p>Tel: 02 6198 3385</p> <p>Email: <a href="mailto:ingrid.stoker@principledfp.com.au">ingrid.stoker@principledfp.com.au</a></p> |
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### Your Adviser

Ingrid is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee/director of Principled Financial Planning Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

### Your Adviser's Authorisations

Ingrid 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 (shares)
- Superannuation - all
- Margin Lending Facility
- Tax (financial) advice services

### Your Adviser's Experience

Ingrid commenced her career in financial services in 1996 and has been working in the field of financial planning since 2002. Over the last two decades she has enjoyed providing personal and professional advice to a wide range of clients from all walks of life, but her particular areas of interest and expertise include:

- Government defined benefit superannuation
- Transition from military to civilian life

- Separation and divorce
- Aged care
- Estate planning and administration of deceased estates

### Qualifications:

- Certified Financial Planner (CFP)®
- Graduate Diploma of Financial Planning
- Bachelor of Laws
- Bachelor of Building Arts
- Accredited Aged Care Professional
- Accredited Estate Planning Strategist

### Other Services

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

### Cost of Advisory Services

Financial advice is professional service and the work undertaken to understand your specific situation and your objectives, and to consider the best strategies and investments options for you, is extensive.

Principled Financial Planning operates predominantly on a fee-for-service model, with fees based on a fixed dollar amount.

The fees will depend on the complexity of your situation and the recommended strategies, the estimated time

expected to be spent on the work, and the nature of the working relationship between client and planner.

All fees will be discussed and agreed with you before Ingrid starts working on any advice or services. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

#### Fee Schedule:

Ingrid will discuss all advice fees with you and together you will agree on the method of charging prior to proceeding.

Current fees and charges are detailed below and include 10% GST:

#### Phone call

A preliminary 15-minute phone call is free of charge.

#### First meeting

An initial meeting to discuss your financial circumstances is \$440. At this meeting Ingrid will establish how she can assist you and gather the information required to prepare a financial plan. This meeting is also an opportunity for you to ask questions and obtain general information about financial concepts.

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| Meeting Fee | \$440 |
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This fee is payable at the conclusion of the meeting.

#### Initial/One Off Advice

If it is agreed that you would benefit from personal advice and you choose to engage Ingrid as your financial planner, then there is a cost for the preparation of the Statement of Advice and the implementation of any recommendations. This fee will depend on the scope and complexity of the advice and will be set out in an Engagement Agreement

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| Statement of Advice Fee | \$3,950 to \$13,200 |
| Implementation Fee      | \$440 to \$2,200    |

The cost of the first meeting is offset against the Statement of Advice Fee.

Usually, 50% of the fee is payable up front, with the remainder invoiced once the advice has been presented to you.

All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statements prior to any charges being incurred.

#### Ongoing Advice

It is important to stay on track and ensure that your strategy remains current as your circumstances or legislation changes. Ingrid offers annual fixed term agreements for 12 months if you would like to establish an ongoing advice relationship. The advice services to be provided will be outlined in the Fixed Term Fee

Agreement. These agreements are renewed for as long as you find the ongoing advice service valuable and can also be terminated at any time.

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| Annual Agreement | \$300 to \$2,200 per month |
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#### Insurance Advice

Wherever possible, insurance advice and the implementation thereof, is charged as a fixed fee.

However, clients can choose to pay a portion of the advice and implementation costs through commissions where this is permissible by law, as shown below:

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| Upfront Commission | up to 66%* |
| Ongoing Commission | up to 33%* |

\*% based on amount of premium and is paid by the insurance provider

**All fees are payable to Lifespan. Lifespan pays 100% of these fees to Principled Financial Planning.**

**Ingrid receives a salary and as a director of Principled Financial Planning, is entitled to a Director's drawing if and when paid.**

#### Fee Examples:

##### Example of Ongoing Advice Fee

You enter into a Fixed Term Fee Agreement for the period 1 January 2022 to 31 December 2022. The agreed fee is \$495 per month (\$450 + GST). Over 12 months you will pay \$5,940 inclusive of GST.

##### Example for Insurance Products

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, which is then paid to Principled Financial Planning.

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. The full amount is paid to Principled Financial Planning via Lifespan.

Where a level commission option is selected, it could be as much as 33%, or \$495. The full amount is paid to Principled Financial Planning via Lifespan.

This commission has 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

Ingrid and Principled Financial Planning may have referral arrangements with other professional service providers. However, they do not make or receive any referral fees.