

ADVISER PROFILE

Information about your Lifespan Adviser

This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 1 January 2020 and both documents should be read together. It states specific Adviser information and may assist you in making an informed decision.

<p>20man Enterprises Pty Ltd t/a Surf Coast Wealth Management is a Corporate Authorised Representative (ASIC No.1239708) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p>Daniel Twentyman is an Authorised Representative (ASIC No.444357) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>13 Albanel St Armstrong Creek Vic 3217 Mail to: PO Box 810 Torquay VIC 3228 Australia Mobile: 0410 123 200 Email: daniel@surfcoastwm.com.au</p>
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Your Adviser

Daniel Twentyman is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and director of 20man Enterprises Pty Ltd t/a Surf Coast Wealth Management, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Daniel 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
- Margin Lending

As part of a full client service offering, Daniel also provides the following services to help clients achieve their full potential.

- Budgeting
- Financial & Lifestyle Coaching

This means that Daniel 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.

Surf Coast Wealth Management and Daniel are both registered with the Tax Practitioners Board

Your Adviser's Experience

Daniel has been actively involved in the financial market since achieving his Bachelor of Business, majoring in applied economics, from Victoria University in 1999. He has a keen interest in what drives financial markets and has, among other things, worked for Merrill Lynch, an international investment bank, traded complex financial instruments such as futures and options over various investment vehicles on global markets and has advised clients on how to manage their own equity to take advantage of the opportunities when they have presented themselves. He prides himself on his integrity and dependability.

Cost of Advisory Services

Surf Coast Wealth Management is a 100% commission free advisory firm. That means that we will not collect commission on any product we recommend to you. Nor do we collect referral fees, asset-based fees or volume-based fees.

This ensures that your financial considerations are the only things driving out advice.

Our initial 15-minute diagnostics call is at our cost. During this call we discuss your current financial concern, why it is important for you to address right now, and if we are the firm to assist.

From there we will look at more traditional methods to help you and your family reach your goals. Your options going forward are;

- The Goal Strategy & Motivation Program (GSMP)
- The Cash flow Advantage Program
- The Financial Blueprint

In addition, we offer two ongoing service programs. One pertains to your investment strategy on assets under our advice, and the other, The Financial Co-pilot program, is an ongoing program with regular check-ins keeping you accountable to your goals which includes 2 GSMP sessions each year.

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

Payment will be as per invoiced either directly or authorised by you from your product provider. Ongoing advice that includes portfolio reviews may be charged as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA and elected ongoing service selected, will be agreed upon with you before any advice is provided or costs incurred. All fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

Goal, Strategy & Motivation Program (GSMP)	\$440 to \$660
The Cash Flow Advantage Program	
Initial three meetings-	\$1,100
Gold package per quarter	\$990
Silver Package per quarter	\$495
Bronze Package per annum	\$990
Annual Money Soft Access	\$270
The financial Blueprint Statement of Advice preparation (SoA) (depending on complexity)	\$1,500 to \$11,000
Implementation of advice	
Per product recommendation (depending on complexity)	\$110 to \$1,200
Ongoing programs:	
Annual Portfolio Management & Advice Review	Negotiable
As agreed, from	\$1,500
The financial Co-pilot Program	\$2,200

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 8% and pays Surf Coast Wealth Management 92%. Daniel

receives a salary and as a director/shareholder of Surf Coast Wealth Management, is entitled to a Director's drawing and/or dividend if and when paid.

Referral Fees

Surf Coast Wealth Management does not accept Referral fees.

Fee & Scenario Examples:

Example for our Goal Strategy & Motivation Program

The first step in our client engagement process, is to run through, what we have called, our Goals Strategy & Motivation program. This program is designed to identify how you are currently placed financially and to explore the opportunities available to you and how they play out over your life expectancy.

A fee of \$660 for a couple will be paid prior to the two-session program.

In this instance, approximately \$53 of the \$660 fee will be retained by Lifespan Financial Planning and the remaining \$607 will be paid to Surf Coast Wealth Management

Example for Investment Products

If you receive advice regarding simple superannuation or investment portfolio, The Statement of Advice Fee is may be \$1,500. If you are happy that the recommendation suits your needs, the implement fee to complete the required administration, will be in the vicinity of \$660. Of the total fee of \$2,150 that is paid, \$172 will be retained by Lifespan. The remaining \$1,978 will be paid to Surf Coast Wealth Management.

Depending on the construction of the portfolio, you may not wish to engage with us ongoing, but rather on a needs be basis.

Example for Insurance Products

If you receive advice regarding your personal risk insurance, the Statement of Advice Fee may be \$2,500. If you are happy that the recommendation suits your needs, the implement fee to complete the required administration, the fee is going to be in the vicinity of \$880.

Surf Coast wealth Management does not accept commissions on any product it recommends. Our fundamental business practice ensures that you save approximately 30% on the premiums of your cover for the life of the policy.

Of the total fee of \$3,380 that is paid, \$270 will be retained by Lifespan and the balance, \$3,184, will be paid to Surf Coast Wealth Management