

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 & 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.

**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)

Daniel Twentyman is an Authorised Representative (ASIC No.444357) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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Your Adviser

Daniel Twentyman is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) & 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 & Payment Products
- Government Debentures, Stocks or Bonds
- Life Products
- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation (excluding Self-Managed Super Funds)
- 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 & objectives in these areas, which include personal insurances, saving & investment as well as superannuation, retirement planning strategies & tax (financial) advice.

Surf Coast Wealth Management & 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 & has, among other things, worked for Merrill Lynch, an international investment bank, traded complex financial instruments such as futures & options over various investment vehicles on global markets & 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 & dependability.

Cost of Advisory Services

Surf Coast Wealth Management is a commission free advisory firm. That means that we will not collect payment from a provider for any product we recommend to you. That includes referral, asset or volume-based fees.

We want you to understand that your financial needs are the only things driving our recommendations.

Our initial 15-minute diagnostics call will help us get a clearer picture of what you are looking to achieve. From our discussion, we will firstly make sure that we are able to help & answer any of your questions about what to expect, so you can decide if we are a good fit for each other. This session is at our cost & there's no obligation to proceed.

If we think we are in a position to help, we will arrange to sit down with you & conduct our initial Financial BluePrint Meeting.

During this session, we will spend 90-minutes finding out more about you, getting clear on the "here & now" & the "there by then".

We will try to touch on the motivation before providing the notes from our session, so you can make an informed decision on what help, if any, you need like from us. We'll also give you access to our VIP client portal that will help you prioritise your goals and sit with you over 30 minutes to discuss which goals to prioritise and map out a plan of attack.

It is at this meeting that we will discuss options and fees for the advice you require. On conclusion Terms of Engagement may be offered which you will need to agree before we proceed to the next stage.

From there we will start to look at more traditional methods to help you & your family reach your goals.

Your options going forward are;

- The Financial BluePrint (traditional financial advice)
- The CashFlow Advantage Program

Both programs offer an ongoing service program if its required. One focuses on investment optimisation strategies & the other, helps keep you accountable and on track and monitor your progress.

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 & your adviser.

The basis for the fee for the SoA & 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 & Product Disclosure Statement prior to any charges being incurred.

| Programs | |
|---|---------------------|
| Initial Financial BluePrint Meeting | \$380 |
| The financial Blueprint Statement of Advice preparation (SoA) (determined by complexity) | \$3,300 to \$18,000 |
| The CashFlow Advantage Program Six-Month Program | \$3,800 |
| Fixed Term Service Packages * | |
| Strategy Optimisation Programs | |
| Annual Advice Review | Starting at |
| Focused | \$2,200 |
| Enhanced | \$3,300 |
| Dynamic | \$4,400 |
| Bespoke | P.O.A |
| Cash Flow Advantage Fees quoted per quarter | |
| Engaged | \$990 |
| Progressive | \$495 |
| The financial Co-pilot Offered over 6-month | \$1,200 |

* Offered as required
All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 9% & pays Surf Coast Wealth Management 91%. Daniel receives a salary & as a director/shareholder of Surf Coast Wealth Management, is entitled to a Director's drawing &/or dividend if & 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 & to explore the opportunities available to you & 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 \$59.40 of the \$660 fee will be retained by Lifespan Financial Planning & the remaining \$600.60 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, \$193.50 will be retained by Lifespan. The remaining \$1,956.50 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, \$304.20 will be retained by Lifespan & the balance, \$3,075.80 will be paid to Surf Coast Wealth Management