LIFESPAN Financial Planning

Adviser Profile

Information about your Lifespan Adviser

This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), Australian Financial Services Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 9 October 2026. These documents should be read together. This document provides important information about your Adviser, including their qualifications and experience, the areas in which they are authorised to provide advice, how they are paid, and the fees and costs you may be charged. It is designed to help you to make an informed decision about the financial advice provided to you. 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 (including Self-Managed Super Funds)
- Margin Lending
- Tax (financial) advice services

Other Services

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

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 are presented. 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, however we set our fees based on the account balance at the time of agreement.

Your financial advice needs are the only factors 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 our Financial BluePrint Introduction Meeting.

During these 2 90-minute sessions, we will learn more about your "**here & now**" & your "**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 during the second session discuss which goals to prioritise and map out a broad strategy.

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 service programs 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. Advice that includes

portfolio reviews will be charged as a fixed dollar amount as agreed between you & your adviser.

The basis for the fee for the SoA & elected 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.

Fee Schedule

Programs	
Financial BluePrint Introduction Meeting	$535
The financial Blueprint Statement of Advice preparation (SoA) (As determined by complexity)	$3,700 to $20,000
The CashFlow Advantage Program Six-Month Program Strategy Review	$5,500 $1,100

Strategy Optimisation Service Programs^ Offered as a Fixed Term or Ongoing	
Advice Review Focused	0.77% pa, subject to a minimum of $3,300
Enhanced	0.88% pa, subject to a minimum of $4,300
Dynamic	0.99% pa, subject to a minimum of $5,700
Bespoke	P.O.A
Cash Flow Advantage Fees quoted per quarter Vigilant	$1,350
Progressive	$680
The financial Co-pilot Offered over 6-month	$1,500

^ Offered as requested

*** Calculated on funds under management prior to commencement of fixed term service or renewal date**
All fees are inclusive of 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 Financial BluePrint Introduction

A fee of $535 will be paid prior to the two-session program.

In this instance, $48.15 of the $535 fee will be retained by Lifespan Financial Planning & the remaining $486.85 will be paid to Surf Coast Wealth Management

Example for Investment Products

If you receive advice regarding simple superannuation or an investment portfolio, The Statement of Advice Fee may be $3,700. If you are happy that the recommendation suits your needs, the implement fee to complete the required administration, will be in the vicinity of $600.

Of the total fee of $3,700 that is paid, $333 will be retained by Lifespan. The remaining $3,367 will be paid to Surf Coast Wealth Management.

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

Example for Insurance Products

If you receive advice regarding your personal risk insurance, the Statement of Advice Fee may be $3,700. 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 $600.

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 $3,700 that is paid, $333 will be retained by Lifespan & the balance, $3,367 will be paid to Surf Coast Wealth Management

Example for Strategy Optimisation Service Programs

If you proceed with advice that requires the **Focused** service package, and your account balance is below $428,571, the minimum fee processed over twelve months will be $3,300.

Of the total fee of $3,300 that is paid, $297 will be retained by Lifespan & the balance, $3,003 will be paid to Surf Coast Wealth Management

If the balance of your account is higher, we will calculate the fee based on 0.77% leading up to the commencement of the agreement, and implemented as a fixed fee. For example, a balance of $500,000 will result in an agreed fee of $3,850.

Of the total fee of $3,850 paid, $347 will be retained by Lifespan & the balance, $3,503 will be paid to Surf Coast Wealth Management

This fee will be revised prior to commencement of the fixed term service or renewal date of a new agreement.