

# 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 08 December 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.***

<p><b>Anstey Wealth Management Pty Ltd as Trustee for SW &amp; FA Family Trust T/As Assured Future Financial Services</b></p> <p>is a Corporate Authorised Representative (ASIC No.1263555) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p><b>Felicia Anstey</b> is an Authorised Representative (ASIC No.252644) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>Serviced Office: Level 2, Building 8/22 Magnolia Drive BROOKWATER QLD 4300</p> <p>361 Mount Walker West Road, LOWER MOUNT WALKER QLD 4340</p> <p>PO BOX 48, ROSEWOOD QLD 4340</p> <p>Mobile: 0412797723 Email: felicia@assuredfuture.com.au</p>
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## Your Adviser

Felicia Anstey is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an Director of Anstey Wealth Management Pty Ltd as Trustee for SW & FA Family Trust T/As Assured Future Financial Services, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

This means that Felicia 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 services.

## Your Adviser's Authorisations

Felicia 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
- Managed Discretionary Accounts
- Retirement Savings Account Products
- Securities
- Superannuation
- Margin Lending
- Tax (financial) advice services

## Your Adviser's Experience

Felicia Anstey holds a Dual Master's Degree in Professional Accounting and Business Administration, a diploma in Financial Planning, coupled with 20 years in the finance and insurance industry. Her mission is help you secure your future.

Felicia is Director (non-paid) for the Cabanda Care Inc Retirement Home in Rosewood.

Felicia is also a member of the Financial Planning Association of Australia and passed the FASEA exam.

## Cost of Advisory Services

Felicia offers one to two free appointments, depending on your circumstances. This allows me to identify your current situation, what you are looking to achieve and the strategies that can help you.

I will always give you a quote and wait for your approval, before any fees are payable.

Payment will be either by way of a fee based on the funds under advice or from the brokerage paid by the product issuers, or as per invoice. A fee for portfolio preparation or, if investment recommendations are not implemented, may also be charged. Ongoing advice that includes portfolio reviews may be 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.

<b>Preparation of Statement of Advice (SoA)</b> (depending on complexity)	\$2,200 - \$16,000
<b>Annual Portfolio Management &amp; Review</b> Annual Review Service *subject to minimum charge of \$2,500	Up to 1.1%*
<b>Insurance</b> Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

**All fees include 10% GST.**

**All fees are payable to Lifespan. Lifespan retains 0% and pays Anstey Wealth Management Pty Ltd 100%. Felicia receives a salary and as a director Anstey Wealth Management Pty, is entitled to a Director's drawing and/or dividend if and when paid.**

### **Fee Examples:**

#### Example for Investment Products

If you receive advice regarding an investment of \$300,000, the SoA fee could be \$5,750, of which \$0 is retained by Lifespan and \$5,750 is paid to Anstey Wealth Management Pty Ltd. No Implementation fee would be charged. If you choose to receive ongoing services, assuming the balance remains \$300,000, the annual fee

will be \$2,500, of which \$0 is retained by Lifespan and \$2,500 is paid to Anstey Wealth Management Pty Ltd.

#### Example for Risk Products

If you receive advice regarding an investment of \$200,000, the SoA fee could be \$5,750 of which \$0 is retained by Lifespan, \$5,750 is paid to Anstey Wealth Management Pty Ltd. If 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, of which \$0 is retained by Lifespan, \$990 is paid to Anstey Wealth Management Pty Ltd. 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, of which \$0 is retained by Lifespan and \$330 is paid to Anstey Wealth Management Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$0 is retained by Lifespan, \$495 is paid to Anstey Wealth Management Pty Ltd.

This commission has what is called 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.