

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 8 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>Sunlight Insurance & Financial Services Pty Ltd is a Corporate Authorised Representative (ASIC No.447959) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p>Yihua Lu (Lisa) is an Authorised representative (ASIC No.266842) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>Building 6, Garden City Office Park, 2404 Logan Rd, Eight Mile Plains Qld 4113</p> <p>Tel: 07 3342 3628 Mobile: 0402 025 839 Email: lisalu688@bigpond.com Website: www.sunlightinsurance.com.au</p>
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Your Adviser

Yihua Lu (Lisa) is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Sunlight Insurance & Financial Services Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



Your Adviser's Authorisations

Lisa 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
- Tax (financial) advice services

This means that Lisa 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.

Other Services

In addition to the services provided under Lifespan as described above, Lisa also operates other businesses and provides additional services which do NOT involve Lifespan in any way. This include: Acurancy Insurance Services (ABN 60 085 244 435, authorised Representative of Community Broker Network)

- Advice and services in general insurance

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

Your Adviser's Experience

Lisa has been involved in financial services for over 15 years advising clients about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurances.

Before working in insurance and finance industry, Lisa was an engineer in China and an accountant in Australia and New Zealand. Lisa holds an advance diploma in Financial Planning in Australia.

Outside of the office Lisa enjoys everything relating to sports, family and friends. She is long time and active member of a local Toastmasters club and is passionate to improve public speaking and communication skills.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Lisa will establish how she can assist you and gather the information required to prepare a financial plan.

Lisa will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendation is not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	\$1,100 to \$8,800
Implementation Fee (depending on complexity and portfolio size)	\$550 to \$2,200
Further Advice (Review(s)) < \$200,000 > \$200,000 *subject to minimum charge of \$770	0.77% 0.66%
Or a fixed fee	\$1,100 to \$5,500
Hourly rate	\$330
Insurance 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 9% and pays Sunlight Insurance & Financial Services Pty Ltd 91%. As a director of Sunlight Insurance & Financial Services Pty Ltd Lisa 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 \$100,000, the SoA fee could be \$2,200, of which \$198 is retained by Lifespan, \$2,002 is paid to Sunlight Insurance & Financial Services Pty Ltd. If you invest \$100,000 the implementation fee will be \$550, of which \$49.50 is retained by Lifespan, \$500.50 is paid to Sunlight Insurance & Financial Services Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual review fee will be \$1,100 per annum, of which \$99 is retained by Lifespan, \$1,001 is paid to Sunlight Insurance & Financial Services Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$1,100, but we will waive the SoA fee. However, if the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back.

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 \$89.10 is retained by Lifespan, \$900.90 is paid to Sunlight Insurance & Financial Services 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 \$29.70 is retained by Lifespan, \$300.30 is paid to Sunlight Insurance & Financial Services Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$44.55 is retained by Lifespan, \$450.45 is paid to Sunlight Insurance & Financial Services 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.

Referral Fees

Sunlight Insurance & Financial Services Pty Ltd may pay the person who referred you to us a fee in relation to that referral which will be detailed in the SoA. Should we refer you to another provider, we may receive a fee for the referral.