

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 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.

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| <p>Konstant Wealth Pty Ltd as The Trustee for The Highgate Trust Trading as Super4Life is a Corporate Authorised Representative (ASIC No. 1294550) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p>Stillianos (Steve) Konstantinou is an Authorised Representative (ASIC No. 317896) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p> | <p>Level 1,77 Russell St, West End Qld 4101 PO Box 5610 west End Qld 4101 Tel: 07 3846 6888 www.super4life.biz</p> <p>Email: steve@super4life.biz Mobile: 0401 716 036</p> |
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Your Adviser

Steve Konstantinou is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and the Director of Konstant Wealth Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



Your Adviser's Authorisations

Steve 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 (including direct equities)
- Superannuation (including Self-Managed Superannuation Fund)

QUALIFICATIONS:

- Master of Financial Planning
- AFA Fellow Chartered Financial Practitioner
- Associate Diploma of Business
- Diploma of Financial Planning
- Diploma of Mortgage Finance

Stillianos (Steve) Konstantinou is registered with the Tax Practitioners Board.

This means that Steve can assist you in meeting your financial planning needs and objectives in these areas, which include saving and investment, superannuation,

retirement planning strategies and tax (financial) advice as well as personal insurances and wealth protection.

Your Adviser's Experience

Steve has been in the financial services industry for over 27 years. He has gained valuable experience in banking management roles from a commercial and retail perspective.

Steve believes that formulating and implementing the most effective financial planning strategies for each client is of ultimate importance in achieving their goals and objectives. However, he also acknowledges that at the heart of any strategic financial plan is a robust investment portfolio.

His philosophy is to take the complexity out of making financial decisions and to deliver service excellence whilst nurturing relationships that have been built around trust and expert advice.

Steve specialises in retirement planning and wealth creation by ensuring that clients have sufficient income to meet their financial objectives and desired lifestyle.

Cost of Advisory Services

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

He will discuss with you and agree on the method of charging fees prior to proceeding with a financial plan.

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 invoiced. 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.

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| Preparation of Statement of Advice (SoA) (Maximum depending on complexity up to:) | \$1,650 \$5,500 |
| Annual Portfolio Management & Review Annual On-Going Review Service | |
| > \$1,000,000 | 0.55% |
| Between \$500,000 - \$1,000,000 | 0.66% |
| < \$250,000 | 0.88% |

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| Insurance | |
| Upfront commission | Up to 66%* |
| Ongoing commission | Up to 33%* |
| *% based on amount of premium and is paid by the insurance provider | |

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 5% and pays Konstant Wealth Pty Ltd 95%. Steve receives a salary and as a director/shareholder of Konstant Wealth Pty Ltd 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 \$500,000, the SoA fee could be \$2,200, of which \$110 is retained by Lifespan, \$2,090 is paid to Konstant Wealth Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at \$500,000, the annual portfolio management service fee will be \$3,300 per annum, of which \$165 is retained by Lifespan, \$3,135 is paid to Konstant Wealth Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$550 of which \$27.50 is retained by Lifespan, \$522.50 is paid to Konstant Wealth Pty Ltd. Should you proceed with the advice, then the SoA fee will be waived. 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 \$49.50 is retained by Lifespan, \$940.50 is paid to Konstant Wealth 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 \$16.50 is retained by Lifespan, \$313.50 is paid to Konstant Wealth Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$24.75 is retained by Lifespan, \$470.25 is paid to Konstant Wealth 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.