

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.

Wealth Dimensions Financial Group Pty Ltd

is a Corporate Authorised Representative (ASIC No.1294899) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Rob Jeselnik is an Authorised Representative (ASIC No.1002972) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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Your Adviser

Rob Jeselnik is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Wealth Dimensions Financial Group Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



Your Adviser's Authorisations

Rob 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
- Superannuation (excluding Self Managed Superannuation Fund)
- Tax (financial) advice services

This means that Rob 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 Experience

Rob completed a Bachelor of Business (Financial Planning) at RMIT University. He is also a Certified Financial Planner (CFP) after completing the CFP course via the Financial Planning Association of Australia (FPA).

Rob is also a member of the FPA.

Rob has worked in the financial services industry since 2006, with experience across several large financial institutions.

Rob is passionate about guiding clients through all different life stages and assisting them meet their goals and objectives on an ongoing basis. Rob has a strong belief that incremental improvements in one's financial situation can make a significant positive impact in future years.

Being able to offer flexible solutions to clients is at the core of why Rob started his company. Regardless of age or stage of life, Rob can help educate and navigate clients towards their personal and financial goals and achieving their desired financial freedom.

Whether it's growing your wealth, preparing for a major life event like retirement, or protecting your family's financial future, Rob firmly believes the greatest benefit of financial advice allows you to look after yourself and look after your family.

Cost of Advisory Services

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

Rob will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee based on the funds under advice, complexity of the advice, 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 financial and 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.

Preparation of Statement of Advice (SoA) and Implementation (depending on type and complexity)	\$0 to \$11,000
Ongoing Service	\$1,750 to \$11,000
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

Rob also charges an ad-hoc fee of \$220 per hour (including GST) for consultations and work completed. This fee is waived if you proceed to Preparation of a SoA or are on the ongoing service program.

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 7.50% and pays Wealth Dimensions 92.50%. Rob receives a salary and as a director/shareholder of Wealth Dimensions is entitled to a Director's drawing and/or dividend if and when paid.

Fee Examples:

Example for Superannuation or Investment Products

If you receive advice regarding superannuation or investment, the SoA fee could be \$1,500, of which \$112.50 is retained by Lifespan, \$1,387.50 is paid to Wealth Dimensions. If you wished to participate in the ongoing advice program with the annual portfolio management & review fee at \$3,500 per annum, \$262.50 is retained by Lifespan, \$3,237.50 is paid to Wealth Dimensions

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$1,000 of which \$75 is retained by Lifespan, \$925 is paid to Wealth Dimensions. In certain scenarios this SoA fee can be waived.

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 \$74.25 is retained by Lifespan, \$915.75 is paid to Wealth Dimensions. The maximum renewal 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 \$24.75 is retained by Lifespan, \$305.25 is paid to Wealth Dimensions. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$37.12 is retained by Lifespan, \$457.88 is paid to Wealth Dimensions.

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

Wealth Dimensions Financial Group Pty Ltd may pay the person who referred you to us a fee of up to 22% 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.