

1 July 2021

# 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.**

<p><b>Evergreen Financial Partners Pty Ltd</b> is a Corporate Authorised Representative (ASIC No. 467127) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p> <p><b>Nady Kerbage</b> is an Authorised Representative (ASIC No. 467126) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>Level 36, 1 Macquarie Place          Sydney NSW Australia          Tel: 1300 923 225          Mobile: 0413 451 361          Email: info@evergreenfinancial.com.au</p>
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## Your Adviser

Nady Kerbage is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a Director of Evergreen Financial Partners Pty Ltd a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

## Your Adviser's Authorisations

Nady 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
- Margin Lending

Nady Kerbage is registered with the Tax Practitioners Board.

This means that Nady 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.

## Other Services

In addition to the services provided under Lifespan as described above, Nady also operates other businesses and provides additional services which do not involve Lifespan in any way. These include:

Evergreen Financial Partners Pty Ltd 46 600 730 354 - Finance Broking Services

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

## Your Adviser's Experience

Nady completed a Bachelor of Science and then a Masters in Commerce & Economics at the University of New South Wales.

Beginning his career in the Investment Management Industry working for companies including JP Morgan, BNP Paribas & Dimensional Fund Advisers. Nady then used his experience to move into a role he had more of a passion for as a Financial Adviser, dealing directly with individual clients and assisting them to build their wealth and organise their finances.

Nady enjoys assisting clients on their financial journey and achieve their financial goals.

## Cost of Advisory Services

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

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

Payment will be by way of a fee and is dependent on complexity. A fee for portfolio preparation or, if investment recommendations are not implemented, may also be charged. Ongoing advice that includes portfolio reviews depending on complexity and structure 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.

The below table details the typical range of fee's charged; this may vary dependant on complexity of the advice:

<b>Preparation of Statement of Advice (SoA)</b> (depending on complexity)	\$660 to \$8,800
<b>Annual Portfolio Management &amp; Advice Review</b> (depending on complexity)	\$990 to \$8,800
<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 12.5% and pays Evergreen Financial Partners Pty Ltd 87.5%. Nady receives a salary and as a director/shareholder of Evergreen Financial Partners Pty Ltd is entitled to a Director's drawing and/or dividend if and when paid.**

**Fee Examples:**

Example for Advice Fee

If you receive financial advice to prepare a statement of advice or for ongoing advice in the form of an annual agreement the fee could be \$1,000, of which \$125 is retained by Lifespan, \$875 is paid to Evergreen Financial Partners Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$1,000 of which \$125 is retained by Lifespan, \$875 is paid to Evergreen Financial Partners 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 \$123.75 is retained by Lifespan, \$866.25 is paid to Evergreen Financial Partners 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 \$41.25 is retained by Lifespan, \$288.75 is paid to Evergreen Financial Partners Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$61.87 is retained by Lifespan, \$433.13 is paid to Evergreen Financial Partners 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.