

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>ZDC Financial Pty Ltd is a Corporate Authorised Representative (ASIC No. 001298756.) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p>Zachary Coleman is an Authorised Representative (ASIC No.001283456) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>Contact Details Level 1, Suite 107, 17 Bolton Street Newcastle NSW 2300 Mobile: 0455 452 295 Email: zach@zdcfinancial.com.au</p>
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Your Adviser

Zachary Coleman is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of ZDC Financial Pty Ltd a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Zachary 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

This means that Zachary 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

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

Zachary completed his secondary schooling in 2012 and then commenced a Bachelor of Business majoring in Finance and Management at Southern Cross University. He then continued his education at Griffith University and completed a Masters of Financial Planning while working as a paraplanner to gain an extensive understanding of financial advice.

Since 2017 he has worked in the financial advice industry both as an employee and a director of his own company. His focus with all of his clients is to ensure they understand their current situation and goals, then to provide them with options and strategies going forward to help them reach a future that they are happy with.

Cost of Advisory Services

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

Zachary 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 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.

Preparation of Statement of Advice (SoA) (depending on complexity)	\$550 to \$3,300
Strategy Implementation (depending on complexity)	\$550 to \$1,100
Annual Portfolio Management & Review Annual Review Service including ongoing monitoring and review *subject to minimum charge of \$1,320	1.10% of portfolio balance Minimum and/or maximum fees may result in flat fee arrangements
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 4.5% and pays ZDC Financial Pty Ltd 95.5%. Zachary receives a salary and as a director of ZDC Financial 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 \$100,000, the SoA fee could be \$1,000, of which \$45 is retained by Lifespan and \$955 is paid to ZDC Financial Pty Ltd. If you invest \$100,000 the implementation fee could be \$1,000, of which \$45 is retained by Lifespan and \$955 is paid to ZDC Financial Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual portfolio management & review fee will be \$1,100 per annum, of which \$49.50 is retained by Lifespan and \$1,050.50 is paid to ZDC Financial Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$550 of which \$24.75 is retained by Lifespan and \$525.25 is paid to ZDC Financial 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 \$44.55 is retained by Lifespan and \$945.45 is paid to ZDC Financial 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 \$14.85 is retained by Lifespan and \$315.15 is paid to ZDC Financial Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$22.27 is retained by Lifespan and \$472.73 is paid to ZDC Financial 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.