

# 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.***

## **Halstead Financial Services Pty Ltd**

is a Corporate Authorised Representative (ASIC No. 268214) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

**Alex Braun** is an Authorised Representative (ASIC No. 262363) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

**Postal Address:** P.O. Box 2252 Caulfield Junction, Vic 3161

**Telephone:** 03 9509 1400

**Email:** [alex@halsteadfs.com.au](mailto:alex@halsteadfs.com.au)

## **Your Adviser**



Alex Braun is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee and director of Halstead Financial Services Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

## **Your Adviser's Authorisations**

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

This means that Alex 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**

Alex joined the Life Insurance business in April 1983 as an Agent of National Mutual Life. Prior to joining National Mutual, Alex was involved in a successful family retail shoe business which he and his wife Susanne ran. When Alex joined National Mutual, Susanne continued to run the business until its closure in 1995. In 1992 Alex's status changed from being a 'Sole Agent' for one company to becoming a 'Multi Agent' whereby he had access to the major Life Insurance Companies operating in Australia. Alex looks after a diverse client base mainly specialising in the Risk Insurance and Superannuation advice area for professionals and small businesses.

Alex holds a Diploma of Financial Services and is a member of the Financial Advice Association Australia (FAAA) and a Life and multiple times 'Top of the Table' and 'Court of the Table' Qualifying Member of the Million Dollar Round Table, a US based and internationally renowned premier association for financial professionals. Since 1992, Alex has also been a Charter Member of Albert Park Rotary Club.



Alex is a very proud grandfather to seven grandchildren and enjoys spending his spare time with them whenever he can. "There is no such thing as too much time with my grandchildren!"

Alex can also be located on the Financial Adviser Exam List, which means that he has passed the FASEA Exam (Financial Adviser Standards and Ethics Authority Exam).

## Cost of Advisory Services

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

Alex 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 may 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 an hourly rate or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

## Fee Schedule

<b>Preparation of Statement of Advice (SoA)</b> (depending on complexity)	up to \$7,700
<b>Implementation Fee</b> (depending on complexity)	up to \$6,600
<b>Further Advice Review(s) and Ad hoc services</b> A fee calculated per my hourly rate Or a fixed fee (depending on complexity)	See below up to \$11,000
<b>Hourly rate</b>	\$440
<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 0% and pays Halstead Financial Services Pty Ltd 100%. Alex is a director, shareholder and employee of Halstead Financial Services Pty Ltd and receives a salary from Halstead Financial Services Pty Ltd. Alex may also receive dividends and Director's fees 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 \$1,100, of which \$0 is retained by Lifespan, \$1,100 is paid to Halstead Financial Services Pty Ltd. If you invest \$100,000 the implementation fee could be \$3,300, of which \$0 is retained by Lifespan, \$3,300 is paid to Halstead Financial Services Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual review fee could be \$2,200 per annum, of which \$0 is retained by Lifespan, \$2,200 is paid to Halstead Financial Services Pty Ltd.

### Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$660 of which \$0 is retained by Lifespan, \$660 is paid to Halstead Financial Services Pty Ltd. Should you proceed with the advice, then the SoA fee may 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 \$0 is retained by Lifespan, \$990 is paid to Halstead 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 \$0 is retained by Lifespan, \$330 is paid to Halstead Financial Services Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$0 is retained by Lifespan, \$495 is paid to Halstead 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.

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## **Halstead Financial Services Pty Ltd**

is a Corporate Authorised Representative (ASIC No. 268214) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

**David Braun** is an Authorised Representative (ASIC No. 461901) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

**Postal Address:** P.O. Box 2252 Caulfield Junction, Vic 3161

**Telephone:** 03 9509 1400

**Email:** [david@halsteadfs.com.au](mailto:david@halsteadfs.com.au)

## **Your Adviser**

David Braun is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of Halstead Financial Services Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



## **Your Adviser's Authorisations**

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

This means that David 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**

As well as advising, David assists clients with their ongoing claim administration in relation to Income Protection or from time to time, sadly, Death and Trauma claims.

In 2011, David completed a Bachelor of Health Sciences, majoring in Psychology and Exercise Science at Deakin University whilst also working part-time in a business support role with a long established Toorak Medical Practice. This experience has built valuable communication skills with people of a wide range of backgrounds, as well as providing a greater understanding of the needs of Business Owners and Medical Professionals. As a complement to studying the Graduate Diploma of Financial Planning, David has been working in the profession with qualified Advisers and assisting clients since early 2012.

David has been playing basketball since the age of nine, and once he was old enough, became a basketball coach. He still maintains all of his basketball trophies in the family home and is proud to have also been awarded



Most Valuable Player (MVP) in one of his last Grand Final matches (which they also won!). When not helping clients, he enjoys time in the sun, practicing kettlebell training and Brazilian Jiu-Jitsu.

David can also be located on the Financial Adviser Exam List, which means that he has passed the FASEA Exam (Financial Adviser Standards and Ethics Authority Exam).

## Cost of Advisory Services

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

David 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.

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**All fees include 10% GST.**

**All fees are payable to Lifespan. Lifespan retains 0% and pays Halstead Financial Services Pty Ltd 100%. David receives a salary from Halstead Financial Services Pty Ltd. He may also receive a bonus from time to time subject to meeting his employment conditions. These include but are not limited to; complying with both legal obligations as well as company policies and procedures, providing a high level of service to clients, acting in the best interests of clients and client satisfaction.**

## Fee Examples:

### Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$1,100, of which \$0 is retained by Lifespan, \$1,100 is paid to Halstead Financial Services Pty Ltd. If you invest \$100,000 the implementation fee could be \$3,300, of which \$0 is retained by Lifespan, \$3,300 is paid to Halstead Financial Services Pty Ltd. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual review fee could be \$2,200 per annum, of which \$0 is retained by Lifespan, \$2,200 is paid to Halstead Financial Services Pty Ltd.

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## Halstead Financial Services Pty Ltd

is a Corporate Authorised Representative (ASIC No. 268214) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

**Sandra Miller** is an Authorised Representative (ASIC No. 304934) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

**Postal Address:** P.O. Box 2252 Caulfield Junction, Vic 3161

**Telephone:** 03 9509 1400

**Email:** [sandra@halsteadfs.com.au](mailto:sandra@halsteadfs.com.au)

## Your Adviser

Sandra Miller is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of Halstead Financial Services Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



- Managed Investment Schemes
- Retirement Savings Account Products
- Securities
- Superannuation (excluding Self-Managed Superannuation Fund)
- Tax (financial) advice services

This means that Sandra 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

Sandra has been involved in financial services since 1997 and providing financial advice services to clients since 2006.

With a young family plus kelpie cross, Sandra understands the juggle of family/household and operating a small business. When she is not working, she might be found taxiing her family around and occasionally enjoying time swimming and reading. Sandra's strong Audit and Management Reporting experience in tax, banking and corporate settings means that she can add a lot of value to our small business clients.

Having completed her Diploma of Financial Services, Sandra is now mainly involved in a risk insurance advisory role as well as day-to-day running of the business. Sandra obtained her Bachelor of Commerce degree at Monash University in 1995 and she was first employed in the Finance Department of a subsidiary of General Motors Holden. Subsequently, Sandra worked with a number of Accountancy practices and then in

## Your Adviser's Authorisations

Sandra is authorised to provide advice in relation to the following financial products:

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life Products



August 2000, Sandra became a member of the Institute of Chartered Accountants in Australia. Now known as Chartered Accountants Australia & New Zealand (CAANZ), Sandra is still a qualifying member.

During 2001-2004, Sandra also worked in London in the United Kingdom for such firms as Ernst & Young and General Insurance Companies in London such as Allianz, AVIVA and AXA. Sandra's work in the UK was mainly in Compliance and Financial Reporting.

Prior to joining Halstead Financial Services, Sandra worked at ANZ where she was involved with International Financial Reporting Standards implementation in the bank and then management reporting for ANZ Financial Planning.

Sandra can also be located on the Financial Adviser Exam List, which means that she has passed the FASEA Exam (Financial Adviser Standards and Ethics Authority Exam).

### Cost of Advisory Services

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

Sandra 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.

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### Fee Examples:

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