

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.

Bridgeholm Pty. Ltd.

is a Corporate Authorised Representative (ASIC No. 1304419) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Rod Gardiner is an Authorised Representative (ASIC No. 1239327) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

WisePath Retirement Solutions

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Your Adviser

Rod Gardiner is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a Director of Bridgeholm Pty. Ltd., a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

**Your Adviser's Authorisations**

Rod 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
- Tax (financial) advice services

This means that Rod 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.

Other Services

Rod acts on behalf of Lifespan who is responsible for the advice given to you. Lifespan is NOT responsible for advice and work associated with products and services where Rod is not acting as an authorised representative of Lifespan.



Your Adviser's Experience

Rod has been involved in financial services for over 20 years, advising clients about managing their wealth including investments, superannuation, retirement incomes, Centrelink and estate planning.

Rod is a Certified Financial Planner and holds a Bachelor of Applied Science and a Diploma of Teaching from University of Tasmania. Rod is a member of the Financial Advice Association of Australia.

Outside of the office Rod enjoys everything relating to sports, family and friends. He has a passion for all sports, and has spent over 15 years as a volunteer Coach, and Committee member for his local soccer club.

Cost of Advisory Services

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

Rod will discuss the fee basis with you and agree on the method of charging prior to any advice being provided or costs incurred. Any 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 will 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 incur a fee and if so, this will be a fixed dollar amount determined by the complexity and structure, as agreed with your adviser.

Fee Schedule

Preparation of Statement of Advice (SoA) inc Implementation Fee	\$3,300 to \$7,700
Further Advice inc Annual Review(s) Fixed fee (p.a.) Agreed & dependant on service level	\$2,640 to \$4,800
Hourly rate	\$330
Insurance Upfront commission Ongoing commission	Up to 66%* Up to 33%*
*% based on amount of premium and is paid by the insurance provider	

Fee Schedule (cont.)

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 7.5% and pays Bridgeholm Pty Ltd 92.50%.

Rod receives a salary and as a Director/Shareholder of Bridgeholm Pty. Ltd is entitled to a Director's drawing and/or dividend if and when paid.

Fee Examples:

Fee Example for Retirement Planning with Annual Review Service Package

If you were to receive retirement planning advice the Statement of Advice fee could be \$5,500 of which \$412.50 would be retained by Lifespan, and \$5,087.50 would be paid to Bridgeholm Pty Ltd.

The cost of your Annual Review Service Package could be \$3,960 p.a., of which \$297 would be retained by Lifespan, and \$3,663 would be paid to Bridgeholm Pty Ltd.

Any implementation costs will be absorbed into the SoA Fee and will not be charged separately.

Fee Example for Retirement Planning with Investment Advice and Annual Review Service Package

If you were to receive retirement planning advice that included the investment of an amount of money, e.g., \$300,000, the Statement of Advice fee could be \$5,500 of which \$412.50 would be retained by Lifespan, and \$5,087.50 would be paid to Bridgeholm Pty Ltd.

The cost of your Annual Review Service Package could be \$3,960 p.a., of which \$297 would be retained by Lifespan, and \$3,663 would be paid to Bridgeholm Pty Ltd.

Any implementation costs will be absorbed into the SoA Fee and will not be charged separately.

