


ADVISER PROFILE

Information about your Lifespan Adviser

This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 1 January 2019 and they should be read together. It states specific Adviser information and may assist you in making an informed decision.

<p>Gail Gadd</p> <p>FINSIA (SENIOR ASSOCIATE) Authorised Representative of Lifespan Financial Planning Pty Ltd (AFSL 229892) Authorised Representative Number 234836</p>	<p>6A Kalumna Close, Cherrybrook NSW 2126 Tel: 02 9980 1559 Mobile: 0410 612 647 Email: gail@ggfp.info</p> 
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Your Adviser

Gail Gadd is a Financial Adviser and Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan).

Your Adviser's Authorisations

Gail 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

Gail is registered with the Tax Practitioners Board. Therefore, she may assist you in meeting your financial planning needs and objectives in the areas of personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice.

Professional Memberships



Your Adviser's Experience

Gail completed her secondary schooling in 1983 and gained a National Diploma in Public Relations, majoring in Communications, sub-majoring in Business Economics. She has a Diploma in Financial Markets from the Securities Institute of Australia and also completed the financial planning modules of the Diploma in Financial Advising course.

Gail was involved in stockbroking and investments from 1986 to 2001. From 1993, whilst at Burdett Buckeridge Young Ltd, she focused on Private Client advising. Her institutional experience has led to her unique 'fund manager' approach to personal investment. Gail integrates her knowledge of both personal and institutional investments to achieve great outcomes for her clients.

Cost of Advisory Services

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

Gail will discuss the fee basis with you and agree on the method of charging prior to proceeding. She has a range of services and associated fees which are reflected in the Schedule of Fees.

The basis for the fee for the Statement of Advice (SoA) will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the SoA and Product Disclosure Statement prior to any charges being incurred.

Schedule of Fees 01/01/2020	
Service	Fee (incl GST)
1st appointment	free
Simple order execution:	
Setup Fee	\$110
Transaction Fee	\$82.50
Saving & Investing Plan includes:	
Initial Advice from	\$330
Set-up Fee	\$110
Ongoing Records of Advice (as required)	\$88
Trading Fee \$66 or 0.8% (incl Comm Sec fee of \$33 or 0.33%)	\$66
Initial Share Portfolio Review includes:	
Review of existing portfolio	From \$880
Provide buy/sell recommendations & reports	
Active Investor Service includes	
"News and Views" Quarterly	\$55 per month
"Personal Wealth" Quarterly	
GGFP Reports when there is news	
Emails relating to stocks you own	
FYE Statement	
Liaison with you	
Share Portfolio Management	
Annual Review	From \$660
Transaction notes sent to your accountant	
FYE Statement	
Liaison with you	
Comprehensive Financial Plan	
Data Collection	From \$1,320
2 Meetings	
Statement of Advice may include any/all:	
* Budgeting	
* Saving	
* Insurance referrals	
* Investing	
* Managed Funds	
* Shares	
* Annuities	
* Superannuation	
* Retirement Planning	
* Moving to Residential Care	
* Wills and Estate Planning	
Ongoing Advice Service	
Provides advice on:	From \$55 per month
* the Shares you hold	
* the Managed Funds you hold	
* Legislative changes affecting you	
* Liaison with you	
Other Specialist Services:	
* Downsizing your Home	From \$880
* Assistance to stay at home	
* Moving to a Retirement Village	
* Moving to a Nursing home	
* Client requested assistance	
* Deceased Estate transfers	

NOTE

- All fees include 10% GST.
- All fees are payable to Lifespan.
- Lifespan retains 25% and pays Gail 75%

Fee Examples:

If you receive advice regarding an investment of \$100,000, the **Statement of Advice** (SoA) fee could be \$880 of which \$220 is retained by Lifespan and \$660 is paid to Gail.

Should you proceed with the **Active Investor Service** or the **Ongoing Advice Service**, the fee will be \$165 per quarter, of which \$41.25 is retained by Lifespan and \$123.75 is paid to Gail.

Details of the fees to be charged will be detailed in the **Letter of Engagement** which itemises the **Scope** of work to be addressed and the **Quote** for that work.

Risk/Insurance Products

Gail does not advise on insurance products but will make suggestions on what type of product may be required. She will provide a referral to a specialist insurance adviser. If a commission or fee is to be paid, the Insurance Adviser will disclose it.

Referral Fees

Gail may pay the person who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

Business philosophy

Gail aims to provide quality advice with a highly personal approach, eliminating the 'one size fits all' model.

