

# 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.***

## **Stella Private Wealth Pty Ltd**

is a Corporate Authorised Representative (ASIC No.1314671) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

**Jacombe Stella** is an Authorised Representative (ASIC No.1268791) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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## **Jacombe Stella**

Jacombe Stella is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and the director of Stella Private Wealth, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



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

This means that Jacombe 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**

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**

Jacombe has been involved in financial services for over 8 years advising clients about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurances.

Jacombe is FASEA qualified, holds a bachelor's in business, majoring in Economics and Finance and Graduate Diploma in Financial Planning.

Outside of the office Jacombe enjoys everything relating to sports, family and friends. He has an extensive sports background and has just picked up golf which he is currently mastering.

## **Your Adviser's Authorisations**

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

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



## Cost of Advisory Services

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

Jacombe 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. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, 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)	\$0 to \$30,000
<b>Implementation Fee</b> (depending on complexity and portfolio size)	\$0 to \$30,000
<b>Further Advice (Review(s))</b> *subject to minimum charge of \$1,100  Or a fixed fee	Up to 1.1%  \$0 to \$30,000
<b>Hourly rate</b>	\$0 to \$1,100
<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% and pays Stella Private Wealth 88%. As a director of Stella Private Wealth, Jacombe 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 \$3,300, of which \$396 is retained by Lifespan and \$2,904 is paid to Stella Private Wealth. If you invest \$100,000 the implementation fee could be \$3,300, of which \$396 is retained by Lifespan

and \$2,904 is paid to Stella Private Wealth. If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual review fee will be \$1,100 per annum, of which \$132 is retained by Lifespan and \$968 is paid to Stella Private Wealth.

#### Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$3,300, of which \$396 is retained by Lifespan and \$2,904 is paid to Stella Private Wealth. 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 \$118.80 is retained by Lifespan and \$871.20 is paid to Stella Private Wealth. 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 \$39.60 is retained by Lifespan and \$290.40 is paid to Stella Private Wealth. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$59.40 is retained by Lifespan and \$435.60 is paid to Stella Private Wealth.

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.

## Referral Fees

Stella Private Wealth may pay the person who referred you to us a fee in relation to that referral which will be detailed in the SoA. Should we refer you to another provider, we may receive a fee for the referral.

## Referral Arrangements

Absolut Property Group could receive a referral fee of up to \$550 including GST.

Todaro Finance Group could receive a referral fee of up to \$550 including GST.

Alecto Finance could receive a referral fee of up to \$550 including GST.

E-lend could receive a referral fee of up to \$550 including GST.

Financial Frontiers could receive a referral fee of up to \$550 including GST.

Liberty Finance could receive a referral fee of up to \$550 including GST.