

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 1 July 2021. 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.

SAT Financial Group Pty Ltd ABN 91 601 412 560

is a Corporate Authorised Representative (ASIC No. 469677) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Ashleigh Ton is an Authorised Representative (ASIC No. 406307) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Address: 110/20 Victoria Road,
PARRAMATTA NSW 2150

Tel: (02) 8810 7048

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Your Adviser

Ashleigh Ton is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of SAT Financial Group Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Ashleigh 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
- Margin Lending

SAT Financial Group Pty Ltd and Ashleigh are both registered with the Tax Practitioners Board, this means that Ashleigh can assist you in meeting your financial planning needs and objectives in these areas, including:

- Personal Insurances
- Saving and Investment
- Cashflow and Debt Management
- Superannuation Planning
- Retirement Planning
- Self-Managed Super Fund (SMSF)
- Tax (Financial) Advice

- Centrelink Advice

Other Services

Ashleigh acts on behalf of Lifespan who is responsible for the advice given to you. However, she also operates separate businesses under Alternate Licensee (Connective Broker Services Pty Ltd ACN 161 731 111) which does NOT involve Lifespan in any way. This includes:

SAT Home Loan Pty Ltd ABN 68 646 473 243 – Commercial, Home and Personal loans.

Therefore, Lifespan is NOT responsible for advice and work associated with products and services where she is not acting as an authorised representative of Lifespan.

Your Adviser's Experience

Ashleigh has been in the financial services industry for over 10 years. She initially worked for a large industry superannuation fund in Australia then moved to various boutique financial planning firms providing holistic advice and servicing a range of high-net-wealth clients.

In 2014 Ashleigh established SAT Financial Group Pty Ltd to provide clients with a tailored, transparent, and honest financial advice.

Ashleigh has achieved the following qualifications:

- Bachelor of Business (E-Business)
- Advanced Diploma of Financial Planning
- Certificate IV of Mortgage Broking

Ashleigh is passionate in helping her clients building wealth by optimising different areas of the client's financial situation. She coaches clients to become more financially aware, more financially efficient, and more financially independent.

Ashleigh has extensive experience in helping different generations of people with their financial needs. Whether you are:

- young starting out and wants to get ahead on your financial journey; or
- in a similar demographic to Ashleigh with a young family in the mid-stage of your life; or
- heading into retirement; or
- already in retirement stage of life

Ashleigh can help you achieve your financial goals.

Cost of Advisory Services

Developing a tailored Financial Plan:

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Ashleigh will establish how she can assist you and gather the information required to prepare a Statement of Advice (SOA)- financial plan.

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.

The fee is calculated based on an **hourly rate of \$295 (inclusive of GST)** and the total hours of work required to develop the financial plan such as plan research, strategy development and compliance.

The financial plan fee could be paid either as an upfront cost as per invoiced or as deductions through super / investment fund where applicable, and as agreed between you and your adviser, prior to any advice is provided or costs incurred.

Annual Review of the Financial Plan:

Ongoing services charged for financial plan reviews will be charged at an hourly rate of \$295 (inclusive of GST). The costs will be discussed at the time of review and will be agreed upon with you before any review is provided or costs incurred.

Preparation of Statement of Advice (SoA) (depending on complexity)	\$1,880 to \$10,000
Annual Review & Portfolio Management: Charged at a rate of \$295 per hour.	From \$295

Insurance	
Upfront commission	Up to 66%*
Ongoing commission	Up to 33%*
*% based on amount of premium and is paid by the insurance provider	

l fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 10% and pays SAT Financial Group Pty Ltd 90%. Ashleigh receives a salary and as a director/ shareholder of SAT Financial Group Pty Ltd is entitled to a Director's drawing and/or dividend if and when paid.

Fee Examples:

Example for Superannuation Advice

If you receive advice regarding superannuation, the SOA fee could be \$2,800, of which \$280 is retained by Lifespan, \$2,520 is paid to SAT Financial Group Pty Ltd. If you agreed for an annual review where it takes 5 hours then the review fee will be \$1,475, of which \$147.50 is retained by Lifespan, \$1,327.50 is paid to SAT Financial Group Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$2,800 of which \$280 is retained by Lifespan, \$2,520 is paid to SAT Financial Group Pty Ltd.

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 \$990.00, of which \$99.00 is retained by Lifespan, \$891.00 is paid to SAT Financial Group Pty Ltd.

The maximum ongoing commission for the Upfront Option is currently 33% per annum which could result in a payment of \$330 per annum for as long as the policy remains in force, of which \$33 is retained by Lifespan, \$297 is paid to SAT Financial Group Pty Ltd.

Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$49.50 is retained by Lifespan, \$445.50 is paid to SAT Financial Group 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.

Referral Fees

SAT Financial Group Pty Ltd 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.