



ADVISER PROFILE

Information about your AHR Adviser

About Your Adviser

David Perez is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of AHR Australia, a Corporate Authorised representative of Lifespan.

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
- * Margin Lending
- * 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.



Contacts

AHR Australia

Level 14, 330 Collins St Melbourne VIC 3000

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AHR Private Wealth Pty Ltd trading as AHR Australia is a Corporate Authorised Representative

(ASIC No. 1285156) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

David Perez is an Authorised representative (ASIC No. 1006271) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).



Your Adviser's Experience

David has over 10 years of finance planning experience, the majority of which has been providing holistic advice. David's approach is more of a coach, ensuring clients understand what is available to them, giving them options and sometimes when necessary, reevaluating goals. David prides himself of providing a client centric service with strong and comprehensive understanding of financial planning strategies, in particular superannuation, retirement, risk, investment, and Centrelink knowledge.

David has completed all requirements from the FASEA (Financial Adviser Standards and Ethics Authority) education standard with multiple qualifications including Master of International Finance and Master of Professional Accounting (Deakin University). He is also a Certified Financial Planner (CFP) and a member of Financial Planning Association of Australia (FPA), one of the largest professional communities of financial planners in Australia.

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.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is 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 proceeding.

Payment will be either by way of a fee based on the funds under advice or from the brokerage paid by the product issuers, or as per invoiced. A fee for portfolio preparation or, if investment recommendations are not implemented, a fee may also be charged. Ongoing advice that includes portfolio reviews is charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

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.



Cost of Advisory Services

Preparation of Statement of Advice (SoA) <i>(depending on complexity)</i>	\$550 to \$10,000
Annual Portfolio Management & Review <i>(depending on complexity)</i>	\$2,200 to \$15,000
Insurance 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 8.5% and pays AHR Australia 91.5%. Rakesh receives a salary as an employee of AHR Australia and can be eligible for a bonus, 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.

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 21st April 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.





Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$1,450, of which \$123.25 is retained by Lifespan, \$1,326.75 is paid to AHR Australia.

If you maintained the investment and assuming the balance of the investment remains at \$100,000, the annual portfolio management & review fee will be \$1,250 per annum, of which \$106.25 is retained by Lifespan, \$1,143.75 is paid to AHR Australia.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$550 of which \$46.75 is retained by Lifespan, \$503.25 is paid to AHR Australia. Should you proceed with the advice, then the SoA fee will 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 \$84.15 is retained by Lifespan, \$905.85 is paid to AHR Australia. 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 \$28.05 is retained by Lifespan, \$301.95 is paid to AHR Australia. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$42.08 is retained by Lifespan, \$452.93 is paid to AHR Australia.

This commission has what is called a 'responsibility period' imposed by the insurance 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

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

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