



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.

FreshStart Retirement Pty Ltd

is a Corporate Authorised Representative (ASIC No.1314827) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Shireen Diez is an Authorised Representative (ASIC No.1237217) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

FreshStart Retirement

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Your Adviser

Shireen Diez is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of FreshStart Retirement Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



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

This means that Shireen 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.

Your Adviser's Experience

Shireen has been working in the financial services industry and providing holistic financial advice to clients throughout Tasmania since 2008.

Shireen holds a Bachelor of Commerce Degree, with Distinction in 2013 from Deakin University. Prior to this having completed a Diploma of Financial Services (Financial Planning) at Kaplan Professional in 2008. Shireen has completed the Ethics and Professionalism in Financial Advice, meeting all her education standards required. Shireen is a professional member of the Financial Advice Association of Australia (FAAA).

Outside of work Shireen enjoys gardening and spending time with loved ones.

Your Adviser's Authorisations

Shireen 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

Cost of Advisory Services

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



Shireen 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. 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 be charged as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	\$2,750 to \$8,800
Further Advice (Review(s)) fixed fee per annum	\$3,300 to \$7,700
Hourly rate	\$330
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 12% and pays FreshStart Retirement Pty Ltd 88%. Shireen receives a salary and as a director of FreshStart Retirement Pty Ltd 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 \$500,000, the SoA fee could be \$5,500, of which \$660 is retained by Lifespan, \$4,840 is paid to FreshStart Retirement Pty Ltd and Shireen will receive \$4,840. If you maintained the investment and assuming the balance of the investment remains at \$500,000, the annual review fee will be \$4,400 per annum, of which \$528 is retained by Lifespan, \$3,872 is paid to FreshStart Retirement Pty Ltd and Shireen will receive \$3,872.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$3,300 of which \$396 is retained by Lifespan,

\$2,904 is paid to FreshStart Retirement Pty Ltd and Shireen will receive \$2,904.

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, \$871.20 is paid to FreshStart Retirement Pty Ltd and Shireen will receive \$871.20. 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, \$290.40 is paid to FreshStart Retirement Pty Ltd and Shireen will receive \$290.40. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$59.40 is retained by Lifespan, \$435.60 is paid to FreshStart Retirement Pty Ltd and Shireen will receive \$435.60.

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.