

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.

<p>WealthGenX Pty Ltd trading as FWD Financial is a Corporate Authorised Representative (ASIC No.1267415) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p>Anthony Sloan is an Authorised representative (ASIC No. 1001778) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>Address: PO Box 6291 O'Connor ACT</p> <p>Phone: 02 5112 2393 (02 5112 2FWD) Mobile: 0410 393 393 (0410 FWD FWD) Email: anthony@fwdfinancial.com.au</p> <p>Website: www.FWDFinancial.com.au FB: FWDFinancials Insta: fwdfin LinkedIn: fwdfinancial</p>
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About Your Adviser

Anthony Sloan is the Principal Adviser and Founder of WealthGenX Pty Ltd trading as FWD Financial. Anthony loves to partner with people to develop a plan to achieve what is important to them, whether to know, grow and protect their dough to realise financial independence and live the life they want.

Anthony has worked as a Consultant and Adviser in financial services at large corporates such as Accenture, ANZ and ANZ Private, Equity Trustees and the Myer Family Company (a Family Office). During these tenures, he has predominately worked with wealthy business owners, Professionals and the NFP sector, providing both holistic advice as well as point solutions, such as investments strategy, portfolio construction and structuring. He has also held Trustee/Secretary roles for Foundations and Not for Profits.

Anthony utilises his knowledge and experience to help people who want to secure their own financial future and those of their children. In particular, business owners who work tirelessly to succeed and shape their own destiny and individuals/professionals who want to make the best financial decisions to secure their future.

Anthony knows firsthand that most people want financial security with the aim to provide for their family and their

retirement. Sadly, few make this a priority till it's too late to make meaningful adjustments to fulfil what they had envisaged.

Anthony's aim is to help you understand your finances so that you are making better decisions to protect & grow your wealth to achieve your future financial vision.

Anthony is married with two kids, he is an active Crossfitter and enjoys hiking, fly fishing and camping with family and friends. Great food, coffee & wine are his vices.

Financial Services Your Adviser is Authorised to provide

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

- Deposit and Payment Products
- Government Debentures, Stocks or Bonds
- Life insurance Products, including annuities, Term Insurance, Income protection, Trauma and Total and Permanent Disability Insurance
- Managed Investment Schemes including Unit Trusts, Investment Bonds, Direct Shares, Property Trusts, Growth Funds, Balanced Funds, Indexed Funds and Cash Management Accounts

- Retirement Savings Account Products, including Aged Care and Estate Planning
- Securities
- Superannuation, including Allocated Pensions, Rollovers, Personal Superannuation, Company Super & Self Managed Superannuation Funds (SMSFs).
- Tax (financial) advice services

Your Adviser’s Experience

Anthony has over 20 years’ experience in Financial Services as an Adviser and Consultant. He holds a Bachelor on Engineering (Hons), Bachelor of Commerce, Advanced Diploma of Financial Services and is an Accredited Financial Planner with Financial Planning Association Australia. He is currently studying a Master of Applied Finance, specialising in Wealth Management and Retirement Planning.

Cost of Advisory Services

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.

Preparation of Statement of Advice (SoA) (depending on complexity)	\$1,000 to \$15,000
Implementation fee	\$0 to \$4,000
Annual Portfolio Management & Review	\$1,500 to \$20,000
Insurance Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 22%*

- Hourly rate of \$385 for ad hoc advice.
- All fees include 10% GST.
- All fees are payable to Lifespan. Lifespan retains 12% and pays WealthGenX Pty Ltd t/a FWD Financial 88%. Anthony receives a salary and as Director / shareholder of WealthGenX 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 investments the SoA preparation fee could be \$2,000, of which \$240 is retained by Lifespan, \$1,760 is paid to WealthGenX Pty Ltd. The implementation fee to follow through with the advice may be \$1000, of which \$120 is retained by Lifespan, \$880 is paid to WealthGenX Pty Ltd. The annual portfolio management & review fee may be \$2,000 per annum, of which of which \$240 is retained by Lifespan, \$1,760 is paid to WealthGenX Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$1,000 of which \$120 is retained by Lifespan, \$880 is paid to WealthGenX Pty Ltd. 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 \$1500, 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 WealthGenX Pty Ltd. 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 WealthGenX Pty Ltd. 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 WealthGenX 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

WealthGenX 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.