Lifespan FINANCIAL PLANNING Support and freedom to thrive, your way.

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.

Liston Newton Advisory Wealth Pty Ltd is a Corporate Authorised Representative (ASIC No. 1236163) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) ***Sunny Amatya*** is an Authorised Representative (ASIC No. 1313725) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).	L3 67 Palmerston Crescent South Melbourne VIC 3205 03 9509 0366 0422 214 165 sunny.amatya@listonnewton.com.au

Your Adviser

Sunny Amatya is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of Liston Newton Advisory Wealth Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Sunny 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 (All)
- Tax (financial) advice services

This means that Sunny 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

In addition to the services provided under Lifespan as described above, Liston Newton also operates other businesses and provides additional services which do NOT involve Lifespan in any way. These include:
▪ Liston Newton Advisory ABN 79112694658 - accounting and taxation services.
▪ Liston Newton Advisory Lending Pty Ltd ABN 60169203 301 - Home and personal loans.
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

Sunny became fully licensed as a Financial Planner in 2025. He joined the industry as an Associate in 2019 before commencing his Professional Year to be a Financial Adviser in 2024.

Sunny holds two business bachelor's degrees, in Accountancy and Financial Planning, both from RMIT and has furthered his accreditations with Aged Care and SMSF specialisations from Kaplan.

Otherwise, Sunny loved working as a croupier for six years, tries to keep fit playing soccer, and is found happiest curled up with a Tom Sharpe novel, listening to Robbie Williams and drinking spiced rum.

Liston Newton Advisory Wealth Pty Ltd is a Corporate Authorised Representative (ASIC No. 1236163) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) ***Lasadi Premaratna*** is an Authorised Representative (ASIC No. 00127903) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).	L3 67 Palmerston Crescent South Melbourne VIC 3205 03 9509 0366 lasadi.premaratna@listonnewton.com.au

Your Adviser

Lasadi is a Senior Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of Liston Newton Advisory Wealth Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Lasadi 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 - All
- Tax (financial) advice services

This means that Lasadi 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

In addition to the services provided under Lifespan as described above, Liston Newton also operates other businesses and provides additional services which do NOT involve Lifespan in any way. These include:
▪ Liston Newton Advisory ABN 79112694658 - accounting and taxation services.
▪ Liston Newton Advisory Lending Pty Ltd ABN 60169203 301 - Home and personal loans.
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

Lasadi has been working as a certified Financial Advisor since 2015. She has worked in small boutique firms and larger corporate organisations. Her experience and expertise enable her to provide holistic strategic advice to clients in wealth planning, personal protection and investments. She is dedicated and highly motivated professional and have the interest of her clients at heart. She works closely with high net wealth and sophisticated professionals, including specialist advice for Lawyers, Medical Practitioners and Business Owners.

Lasadi holds a Diploma of Business (Accounting), Bachelor of Commerce (Financial Planning) and Self Managed Fund Certificate (SMSF) and Certified Financial Planner (CFP®) with Financial Advice Association Australia.

Otherwise, Lasadi loves spending more time with her family and enjoy travels whenever they can.

Cost of Advisory Services

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

They 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 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

Advice & Implementation of Statement of Advice (SoA) (depending on complexity)	$2,750 to $21,450 inclusive of GST
Ongoing Advice Service (depending on complexity)	$2,500 to $33,000 inclusive of GST
Hourly Rate (on ad hoc basis for non-ongoing)	$385 to $715 p/h inclusive of GST
Insurance Upfront commission	Up to 66%*
Renewal commission	Up to 33%*
*% based on amount of premium and is paid by the insurance provider	

All fees include 10% GST.
All fees are payable to Lifespan. Lifespan retains 5.5% and pays Liston Newton Advisory Wealth Pty Ltd 94.5%.
Our advisors are paid a salary and may receive performance-based bonuses, subject to meeting their employment conditions. These include but are not limited to; complying with both legal obligations as well as company policies and procedures, onboarding new clients, providing a high level of service to existing clients, acting in the best interests of clients and client satisfaction.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of $300,000, the SoA fee could be $3,300, of which $181.50 is retained by Lifespan, $3,118.50 is paid to Liston Newton Advisory Wealth Pty Ltd.

If you maintained the investment and assuming the balance of the investment remains at $300,000, the annual portfolio management & review fee could be $3,300 per annum, of which $181.50 is retained by Lifespan, $3,118.50 is paid to Liston Newton Advisory Wealth Pty Ltd.

Example for Risk Products

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 $54.45 is retained by Lifespan, $935.55 is paid to Liston Newton Advisory Wealth Pty Ltd.

The maximum renewal 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 $18.15 is retained by Lifespan, $311.85 is paid to Liston Newton Advisory Wealth Pty Ltd.

Where a level commission option is selected, it could be as much as 33%, or $495, of which $27.22 is retained by Lifespan, $467.78 is paid to Liston Newton Advisory Wealth 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.