Lumo
FINANCIAL PLANNING

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AFSL: 532193
www.lumofinancialplanning.com.au

LUMO FINANCIAL PLANNING PTY LTD.
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Financial Services Guide

1 September 2026 · Lumo Financial Planning Pty Ltd · AFSL 532193

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ABOUT THIS GUIDE

Purpose of this guide

This Financial Services Guide will help you decide whether to use the services that we offer. It contains information about:

- the services we offer and their cost;
- any conflicts of interest which may impact the services;
- how we are remunerated; and
- how we deal with complaints if you are not satisfied with our services.

Our services

We are authorised to provide personal advice and dealing services in the following areas:

- Superannuation, including SMSF
- Portfolio management
- Securities (direct shares)
- Retirement planning
- Managed investments
- Personal risk insurance

NOT INDEPENDENT

It is important to note that we are paid a commission by the product provider when providing advice on risk insurance policies. Our advice on risk insurance is therefore deemed by law to be not independent, impartial or unbiased. In all other cases, we charge a fee for our advice services and do not receive commissions or other payments from product providers.

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THE PEOPLE YOU'LL WORK WITH

About Lumo Financial Planning

Lumo Financial Planning Pty Ltd authorises the following experienced financial advisers.

Jayden Post

Rep. no. 001249656

PRINCIPAL ADVISER

Bachelor of Business (Financial Planning) · Diploma of Financial Planning · Self Managed Superannuation Funds

Riley Jan

Rep. no. 001304067

FINANCIAL ADVISER

Masters of Financial Planning · Bachelor of Commerce (Economics) · Bachelor of Laws · Graduate Diploma in Legal Practice · Self Managed Superannuation Funds

Samuel Boon

Rep. no. 001305760

FINANCIAL ADVISER

Bachelor of Commerce (Financial Planning) · Graduate Diploma of Financial Planning

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Adviser remuneration

Jayden Post

Jayden Post is the Managing Director of Lumo Financial Planning. He is paid a salary and shares in the profits of the practice.

Riley Jan

Riley is an employee and shareholder of Lumo Financial Planning Pty Ltd and receives a salary and shares of the profits of the practice. He may also qualify for performance bonuses based on qualitative and quantitative goals that assess his overall contribution to the business. These bonuses are not directly tied to revenue from individual clients.

Samuel Boon

Samuel is an employee of Lumo Financial Planning Pty Ltd and receives a salary. He may also qualify for performance bonuses based on qualitative and quantitative goals that assess his overall contribution to the business. These bonuses are not directly tied to revenue from individual clients.

The financial advice process

We recognise that the objectives and personal circumstances are different for each client.

Where we provide personal advice, we will listen to you to understand your objectives and circumstances. We will also ask questions to make sure we provide advice which is in your best interests.

When we first provide you with personal advice it will be explained thoroughly and documented in a Statement of Advice (SoA), which you can take away and read. The SoA will explain the basis for our advice, the main risks associated with the advice, the cost of implementing the advice, the benefits we receive and any conflicts of interest which may influence the advice.

We will provide you with a Product Disclosure Statement (PDS) where a financial product, other than securities, is recommended. This contains information to help you understand the product being recommended. At all times, you can contact us and ask questions about our advice and the products we recommend.

You can provide instructions to us in writing, via phone or via email. In some cases, we may require you to provide signed instructions.

We may provide you with further advice to keep your plan up to date based on any minor changes in your circumstances, changes in the law and changes in the economy and/or products.

If we provide further advice, it will be documented in another advice document — either a Record of Advice (RoA) or Statement of Advice (SoA) — depending on the significance of the changes in circumstances. You can request a copy of the SoA or RoA at any time up to 7 years after the advice is provided.

Fees

Discovery Meeting

The Discovery Meeting is the essential first step for crafting a personalised financial plan that aligns with your unique goals. It is a two-hour collaborative session that dives deep into your personal and financial situation, as well as your aspirations for the future. Once this information has been ascertained, an in-depth SWOT analysis (Strengths, Weaknesses, Opportunities and Threats) will be conducted.

In addition, the session will explore your values, goals and key relationships, and give all parties a picture of where you are today, where you are going, and the milestones needed to reach those goals. By the end of the meeting, you will have a clear understanding of your financial situation and how Lumo can best support your financial journey.

YOUR INVESTMENT **$550 for a Discovery Meeting**

Design Phase (initial or ad hoc advice)

The Design Phase serves as the foundational starting point for all new clients at Lumo, establishing the basis for a strong adviser–client relationship. Lumo will provide tailored strategic and product recommendations, helping you make informed decisions that support your long-term financial success.

The Design Phase concludes upon delivery of the Statement of Advice. Should you choose to proceed with implementation, you have the option to transition to one of our programs outlined on the following pages. Deliverables include an Advice Document (SoA or RoA) and a Lifestyle Funding Path.

YOUR INVESTMENT **From $6,600 for the Design Phase**

ONGOING PROGRAMS

Lumo Partnership Program

The Lumo Partnership Program is a holistic 12-month engagement agreement, designed for all clients who wish to engage Lumo long-term.

As part of the program, you will benefit from a check-in meeting — an opportunity to review progress, refine goals, and plan for future success.

The Program is built to foster long-term relationships, delivering tailored advice, ongoing collaboration and accountability to help you achieve your objectives and thrive as we work together into the future.

DELIVERABLES INCLUDE

- Check-in meeting
- Advice Document (SoA or RoA)
- Implementation of advice as required

The exact services and fees will be set out in our Engagement Agreement.

YOUR INVESTMENT From $6,600 in the Lumo Partnership Program

ONGOING PROGRAMS

Lead Adviser Program

Our Lead Adviser Program is designed for clients who seek a more comprehensive approach to managing their financial affairs. It includes our Strategic Planning service, ensuring your financial objectives are clearly defined and a detailed plan is crafted to help achieve them.

The Program also incorporates elements of Relationship Management, typically involving collaboration with your accountant and life insurance adviser, so the core aspects of your financial strategy are managed cohesively.

Clients enrolled in the Lead Adviser Program benefit from two scheduled meetings each year. The first is a tax planning meeting held prior to the end of the financial year, where we review your financial position and develop strategies to minimise tax liabilities. The second is a Check-In Meeting before the end of the calendar year, providing an opportunity to assess progress towards your financial goals and make any necessary adjustments. Depending on your circumstances, there may also be an element of Investment Consulting included, offering tailored advice to optimise your investment portfolio.

By participating, you gain access to a dedicated team of professionals committed to helping you navigate your financial journey with confidence. Our proactive approach ensures you receive timely and relevant advice — whether you are planning for retirement, managing investments, or seeking to protect your assets.

DELIVERABLES INCLUDE

- Tax Planning & Check-In Meeting
- Implementation of advice as required
- Advice Document (SoA or RoA)
- Lifestyle Funding Path Document

The exact services and fees will be set out in our Engagement Agreement. Please note that any services to be provided by external Subject Matter Experts may incur a fee, which you will need to agree with them directly.

YOUR INVESTMENT **From $1,100 per month**

TRANSPARENCY

Conflicts of interest

Business interests

Jayden Post also owns 25% of Cruz Business Insurance trading as DLB Insurance and Risk Solutions, which provides general insurance services.

Referral fees

Lumo has a referral arrangement with Mortgage Architects Pty Ltd (ABN 91 618 453 437) to provide mortgage broking services. When you take out a loan with Mortgage Architects, Lumo may share in 33% (incl. GST) of the upfront and ongoing commission from the loan. For example, if Mortgage Architects is paid a $5,000 upfront commission and $1,000 ongoing commission, we may receive $1,650 upfront and $333 ongoing as part of this arrangement. Any referral fees payable to Lumo will be disclosed to you by Mortgage Architects.

Lumo also has a referral arrangement with the Beaulife Group (ABN 63 835 866 399) to provide personal insurance advice. When a personal or business insurance policy is put in force through Beaulife, Lumo may receive 22% (incl. GST) of the upfront and ongoing commissions paid to Beaulife. For example, if Beaulife is paid a $5,000 upfront commission and $1,000 ongoing commission, we may receive $1,100 upfront and $220 ongoing as part of this arrangement. Any referral fees payable to Lumo will be disclosed to you by Beaulife.

Other benefits

We may receive other benefits from product providers, such as training, meals and entertainment. Details of any benefits received above $100 will be maintained on a register, which is available to you on request.

IF SOMETHING ISN'T RIGHT

Making a complaint

We endeavour to provide you with the best advice and service at all times. If you are not satisfied with our services, we encourage you to contact us. Please call us, send us an email, or put your complaint in writing to our office.

If you are not satisfied with our response, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). You can contact AFCA on 1800 931 678 or via their website, www.afca.org.au. AFCA provides fair and independent financial services complaint resolution, which is free to consumers.

For full details of our dispute resolution process, please refer to our Dispute Resolution Policy, which is available on request or on our website.

Lumo Financial Planning holds Professional Indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. It covers the financial services provided by current and past representatives.

Your privacy

We are committed to protecting your privacy.

We have a Privacy Policy which sets out how we collect, hold, use and disclose your personal information. It also sets out how you can access the information we hold about you, how to have it corrected, and how to complain if you are not satisfied with how we have handled your personal information.

You can access the Privacy Policy on our website.

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