

## 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 08 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.**

### My Wealth Strategy Pty Ltd

is a Corporate Authorised Representative (ASIC No. 1299089) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

### Bruno Dimasi

is an Authorised Representative (ASIC No. 314031) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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### Your Adviser

Bruno Dimasi is a Financial Planner, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of My Wealth Strategy Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



Bruno has worked as a Financial Planner since 2000. He was born and raised in Melbourne, loves travelling, dining out, movies, sports, fishing, playing golf, and spending time with family and friends.

### Your Adviser's Authorisations

Bruno 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
- Margin Lending
- Tax (financial) advice services

This means that Bruno 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

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

Bruno is a career adviser with a long history in assisting clients establish their goals and aspirations and helping them achieve them. With a wealth of experience having worked for two major Australian banks and various boutique firms, in 2017 Bruno decided to establish My Wealth Strategy to provide clients with a more personal

and tailored experience with a focus on genuine care for his client's financial well-being.

Bruno has achieved the following qualifications during his studies

- Bachelor of Business from La Trobe University
- Advanced Diploma in Financial Services (Financial Planning)
- Post Graduate Qualification in Ethics and Professionalism in Financial Advice (Kaplan)

Bruno is also a member of the Financial Advice Association Australia (FAAA).

Working closely with clients and providing transparent, honest advice is at the core of why Bruno started his company. He's passionate about helping his clients build wealth by focussing on what's important to them.

Bruno has extensive experience in helping different generations of people with their financial needs. Whether you are young just starting out and want to get ahead financially, or how to plan and manage your retirement, Bruno can help you discover, plan and guide you across your financial situation and needs.

While guiding clients through the different phases of life and helping them grow through this ever changing process, Bruno will provide ways on how to protect those who matter to them most, their families and loved ones.

### Cost of Advisory Services

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

Bruno 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, may also be charged. Ongoing advice that includes portfolio reviews may be 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.

<b>Preparation of Statement of Advice (SoA) and / or implementation fee</b> (depending on complexity)	Up to \$9,900
<b>Hourly rate</b> (or part thereof)	\$330
<b>Annual Portfolio Management and / or Strategy Review Portfolio Review &amp; Management Service</b>	
- Asset Based fee	
▪ First \$100,000	1.1%
▪ \$100,001 plus	0.66%
<b>Complete Financial Review Service</b>	
- Annual Advice Fee; <i>plus</i>	\$1,650
- Asset Based fee	0.33%
<b>Insurance</b>	
Upfront commission	Up to 66%*
Ongoing 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 10% and pays My Wealth Strategy 90%. Bruno receives salary and as a director / shareholder of My Wealth Strategy is entitled to a Director's drawing and / or dividend if and when paid.**

### Fee Example - Investment Products

If you receive advice regarding an investment of \$200,000, the SoA and implementation fee could be \$3,300, of which \$330 is retained by Lifespan, \$2,970 is paid to My Wealth Strategy. If you maintained the investment and assuming the balance of the investment remains at \$200,000, the annual Portfolio Review & Management Service Package fee will be \$1,760 per annum, of which \$176 is retained by Lifespan, \$1,584 is paid to My Wealth Strategy.

### Fee Example - 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 \$99 is retained by Lifespan, \$891 is paid to My Wealth Strategy. 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 \$33 is retained by Lifespan, \$297 is paid to My Wealth Strategy.

Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$49.50 is retained by Lifespan, \$445.50 is paid to My Wealth Strategy.

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.