

# 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.***

**ID Advice Pty Ltd**

is a Corporate Authorised Representative (ASIC No. 1309782) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

**Nicholas Block** is an Authorised Representative (ASIC No. 1294054) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

55 Pyrmont Bridge Road  
Pyrmont NSW 2009  
Tel: 02 7227 8802  
Email: [nick@idadvice.com.au](mailto:nick@idadvice.com.au)

## Your Adviser

Nicholas Block is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of ID Advice Pty Ltd a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



## Your Adviser's Authorisations

Nicholas 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
- Tax (financial) advice services
- Self-Managed Superannuation Funds

This means that Nicholas 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

Nicholas has been involved in financial services for over 6 years advising clients about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurances.

Nicholas holds a master's degree in financial planning and a bachelor's degree in finance.



## Cost of Advisory Services

An initial 10-minute phone call to discuss your financial circumstances is free of charge. At this meeting Nicholas will establish how he can assist you and gather the information required to prepare a financial plan.

Nicholas 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.

ID Advice Pty Ltd or Nicholas Block do not collect insurance commissions. In the event these are inadvertently paid to either of these parties, the commission amount will be refunded to you in full.

## Fee Schedule

<b>Hourly rate</b>	<b>\$440</b>
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**All fees include 10% GST.**

## Examples\*

<b>30-minute general consultation</b>	<b>\$220</b>
<b>1-hour general consultation</b>	<b>\$440</b>
<b>Comprehensive Advice (Single)</b>	<b>\$2,200</b>
<b>Comprehensive Advice (Couple)</b>	<b>\$2,860</b>

*\*Quoted numbers are an estimate of the time required to provide the relevant service. Individual circumstances may dictate a revision to these numbers, either up or down based on time incurred.*

All fees are payable to Lifespan. Lifespan retains 12% and pays ID Advice Pty Ltd 88%. Nicholas receives a salary and as a director & shareholder of ID Advice Pty Ltd is entitled to a director's drawing and/or dividend if and when paid.

Broadly, for any hour that is billed (\$440), Lifespan will retain \$52.80 (12%) with the remainder of \$387.20 (88%) payable to ID Advice Pty Ltd.

## Referral Fees

ID Advice Pty Ltd or Nicholas Block do not accept any form of referral fees.

ID Advice may pay the person who referred you to us a fee in relation to that referral which will be detailed in the SoA and any invoice issued.