



There are two parts to the Financial Services Guide (FSG). This Adviser Profile forms Part two of your FSG and should be read in conjunction with Part one before making any decisions.

Introducing your financial adviser

Shaun Frost and Shaun Frost Financial Services Pty Ltd t/as Frost Financial Services are Authorised Representatives of Lifestyle Asset Management Pty Ltd (LAM), ABN 58 113 067 968, AFSL 288421

1 Freshwater Place, Southbank VIC 3006

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Shaun commenced his career within the Financial Services Industry in 1987. Shaun specialises in all areas of Financial Planning advice with a focus on Personal Risk Management, Wealth accumulation, Retirement Planning. In addition, he assists businesses with their Keyperson and Share purchase Insurance needs.

Shaun has a Diploma in Financial Planning and is also a CERTIFIED FINANCIAL PLANNER® professional.

| Authorisations | Qualifications and memberships |
|---|---|
| Shaun Frost ASIC Authorisation Number 235586. Frost Financial Services ASIC Authorisation Number 235994. | CERTIFIED FINANCIAL PLANNER® Diploma of Financial Planning |

Financial products and services

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| Your adviser is authorised by LAM to provide financial product advice to wholesale and retail clients on the following classes of products: | |
| ■ Deposit products | <ul style="list-style-type: none"> ■ Superannuation products, including: ■ Personal Superannuation funds ■ account-based pensions ■ complying annuities ■ corporate superannuation funds |
| ■ Life products including: Life, Total Permanent Disability, Trauma & Income Protection. | ■ Retirement savings accounts |
| ■ Managed investment products including: - master trusts, wrap facilities, property funds | |

Shaun Frost is also a registered tax (financial) adviser and is authorised to provide a tax (financial) service, where the advice is:

- provided in the context of the personal advice authorised by LAM, and
- part of the financial advice which interprets and applies the tax laws (including tax, superannuation and SMSF laws) to your personal circumstances.

Any tax agent services that are provided (including the preparation and filing of tax returns and liaison with the ATO, etc), are not provided under LAM's AFSL and are not covered by this FSG.

How is your financial adviser paid?

The fees and commissions payable to Frost Financial Services are explained in Part one of the FSG and also below. Of the amount received by LAM 110% is paid to Frost Financial Services, part of which may cover your adviser's operational expenses.

Service and advice fees paid by you

Your initial appointment is complimentary. At this meeting, Shaun will explain how Frost Financial Services operates, what you can expect and the payment options. All fees and commissions payable by you will be explained to you at the time advice is given and will also be detailed in a Statement of Advice, Record of Advice and Product Disclosure Statement(s).

You will have the ability to select your preferred payment option from the options below prior to the provision of advice. All amounts noted below are inclusive of GST:

Statement of Advice (SoA) – A statement of advice fee is charged to cover the cost of researching, developing and preparing your advice document. This fee ranges from \$770 to \$3,300 depending on complexity and scope of advice provided.

Fee for service – implementation - initial – An initial fee for service represents the cost of implementing the advice contained in the SOA. This fee may be charged as a percentage of up to 2 per cent of assets under advice or charged as a flat dollar amount up to \$5,500.

Fee for service – ongoing – An ongoing fee for service represents the cost of providing our ongoing professional services to you. A summary of the services which you receive for this fee is contained in the SOA or in our services agreement. This fee may be up to 1.1 per cent per annum of assets under advice or charged as a flat dollar fee of up to \$5,500 or a combination of both options, negotiated depending on the complexity of the advice and the agreed level of service being provided.

Commission for life risk insurance products – Policies issued from 1 January 2020

- Initial commission payable under an upfront structure will be capped at 66 per cent, Ongoing commission under an upfront structure will be capped at 22 per cent p.a. of the annual premium paid. Both initial and ongoing commission under a level structure will continue to be capped at 33 per cent.

Other benefits

Frost Financial Services has referral arrangements in place. If business is placed as a result of a referral, full details of any applicable referral fee will be provided in your individual Statement of Advice.

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