Finlife Advice Pty Ltd

Financial Services Guide

Issued 02/03/2026

Finlife Advice Pty Ltd is a
Corporate Authorised Representative Number 1289197 of
Lifestyle Asset Management Pty Ltd,
a privately owned holder of
Australian Financial Services Licence No. 288421

This Financial Services Guide is not complete without the Adviser Profile of the person providing advice, which must be read conjointly.

THIS DOCUMENT IS A FINANCIAL SERVICES GUIDE ("FSG").

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services we offer.

This FSG contains important information about:

- The financial services we provide
- Our compensation arrangements
- How we and our associates are remunerated
- Dispute Resolution System
- Information you need to supply
- Other information you need to know
- Financial relationship with related entities

FINLIFE ADVICE PTY LTD IS AUTHORISED TO PROVIDE

Finlife Advice Pty Ltd is authorised as a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd ("LAM") under its Australian Financial Services Licence ("AFSL") to:

- Provide financial product advice
- Deal in financial products

Finlife Advice Pty Ltd is authorised to provide financial product advice and deal in financial products to retail and wholesale clients.

The financial products on which Finlife Advice Pty Ltd is authorised to give advice are:

- Government debentures, stocks and bonds
- Life products, including life investment and life risk insurances
- Managed Investment Schemes, including Investor Directed Portfolio Services.
- Retirement savings accounts
- Basic Deposit Products
- Superannuation
- Self Managed Super Funds
- Personal and Business Risk Insurance
- Managed Portfolio Services

Authorisation to deal in the above products allows us to apply for, acquire, vary or dispose of those financial products in the implementation of advice provided to you.

NOT INDEPENDENT

The use of the terms independent, impartial, unbiased, or similar terms are restricted under section 923A of the Corporations Act.

Finlife Advice Pty Ltd cannot use these words or expressions because LAM allows representatives to receive commissions from insurers for life risk policies arranged by them. Please refer to the sections on fees in this FSG for further information on commission Finlife Advice Pty Ltd may receive.

Independence Disclosure

Finlife Advice Pty Ltd and its representatives are not independent, impartial or unbiased within the meaning of section 923A of the Corporations Act because:

- We may receive commissions on life insurance products where permitted by law
- We may receive other benefits, including non-monetary benefits (some of which may be of low value), from product providers

FINLIFE ADVICE PTY LTD CAN PROVIDE YOU WITH ADVICE ON THE FOLLOWING SERVICES

Financial Planning and Investments:

- Assess current position, financial needs and personal goals
- Develop financial strategies to achieve your goals
- Recommend investments, cash flow, debt reduction or retirement plans
- Advising on the role of superannuation and estate planning in your financial plan
- Providing general information regarding potential tax considerations and referring clients to qualified tax professionals where appropriate.

Portfolio management advice, including:

Cash and interest-bearing investments

Superannuation:

- Employer sponsored superannuation
- Rollovers, annuities and allocated pensions
- Transition to retirement
- Investment accumulation plans

Insurance:

Life and business risk insurances - income protection, total and permanent disability, trauma protection, business expenses, succession planning and partnership protection

Your adviser is required to provide you with an **Adviser Profile**, which provides specific information about your adviser's experience and specialisation. It must be read in conjunction with this FSG to provide the information necessary for you to make an informed decision.

Your adviser will be acting as a Representative of Finlife Advice Pty Ltd. While Finlife Advice Pty Ltd is directly responsible for the financial services and advice as set out in this FSG, the licensee (LAM) has ultimate responsibility for services provided under its AFSL 288421.

The range of products that Representatives are authorised to offer you is limited to an Approved Product List (APL) established by LAM, based on independent research and approved in accordance with the licensee's Approved Product List (APL) process.

COMMUNICATING INFORMATION TO US

It is preferable that information is provided in a way that gives us a clear and documented basis for mutual understanding of your circumstances, needs and preferences. This can include copies of documents and written communications in emails or other online systems that we will give you information about when required.

If information additional to that supplied direct by you is required in order to provide complete advice, you may be requested to give written authorisation for your adviser to obtain information from third parties.

WHAT INFORMATION CLIENTS WILL RECEIVE

If you engage us to provide you with personal financial advice, we will confirm our recommendations in writing so that you can make an informed decision about the appropriateness and suitability of our advice. Our recommendations are usually given to you in a written Statement of Advice (SoA). Subsequent advice on actions recommended in an SoA may be provided in a written Record of Advice (RoA)

Where we recommend a particular financial product, we will provide a Product Disclosure Statement (PDS), which contains specific and important information about that product. It is important that you read and understand any PDS that we provide you before you act on a financial product recommendation.

General advice does not take into account your objectives, financial situation or needs. Before acting on any general advice, you should consider the appropriateness of the advice having regard to your personal circumstances.

If you instruct us to transact on your behalf without receiving personal advice, we will execute your instructions only. In these circumstances, we are not required to assess whether the product or transaction is appropriate for you.

PRIVACY

We are committed to ensuring the privacy and security of your personal information.

We may disclose your personal information to product providers, service providers and other relevant parties as required to provide financial services to you.

Finlife Advice Pty Ltd keeps records of your personal profiles, including information supplied by you and third parties to the adviser relating to investment and insurance objectives, financial position and personal needs. We also maintain records of recommendations made to you. Personal information supplied may be stored electronically.

Some of the service providers we use may be located outside Australia. Where this occurs, we take reasonable steps to ensure your personal information is handled securely and in accordance with Australian privacy laws.

All information, however obtained, will be handled in accordance with Finlife Advice Pty Ltd Privacy Policy and Australian Privacy Principles administered by the Office of the Australian Information Commissioner (OAIC).

A copy of our Privacy Policy can be viewed or downloaded from our website www.finlifeadvice.com or can be requested from your adviser or LAM's Compliance Officer on 1300 226 271.

REMUNERATION AND BENEFITS

The fee schedule is structured to ensure that you only pay for services as they are agreed.

These commissions are paid by the product issuer and are included in the cost of the product.

The basis and amount of all fees, commissions, adviser service fees and any referral fees will be fully disclosed in your SoA or RoA and explained by your adviser prior to the implementation of any advice. An explanation of the fees and charges of the product provider will also be outlined in the relevant PDS.

HOW CLIENTS PAY FOR THE SERVICE

Financial Planning Fees	Before providing advice or service, your adviser may charge you an upfront fee for services based on either: • Time spent developing advice or implementing services • A fixed dollar amount • A percentage of funds invested; or • A combination of these methods These fees will be disclosed before service is provided to you and your agreement to our terms is required before engagement.
Adviser Service Fee	When you elect to have ongoing advice, you will be charged a fee, which will be disclosed to you at the time of making the arrangement.
Commissions	Commissions on insurance products are based on a percentage of the premium, which is the industry standard practice.
Referrals	If you have been referred to your adviser by a third party, (e.g. accountant) the third party may receive a fee, commission or other benefit for the referral. This fee comes out of the fees received by Finlife Advice Pty Ltd and your adviser, and does not represent an additional cost to you.
Alternative Remuneration	If Finlife Advice Pty Ltd or your adviser receives alternative remuneration such as entertainment and gifts from financial institutions, in accordance with the Industry Code of Practice, Finlife Advice Pty Ltd and your adviser maintain a register of material alternative remuneration paid and received. Copies of these registers are available on request.
Post FSG notification benefit	There will be occasions when our benefit cannot be ascertained at the time of issue of the FSG and in those cases. Once we do ascertain the amount or nature of the benefit to us, we will inform you as soon as practical.

Details of fees charged to clients and commissions earned in relation to services provided are set out in the Fee Addendum to this FSG.

The SoA will detail fees, commissions or benefits that relate to your specific matter.

Certain financial products may include a cooling-off period. Details of any applicable cooling-off rights will be outlined in the relevant Product Disclosure Statement (PDS).

DISPUTE RESOLUTION SYSTEM

How do clients complain about the services provided?

Finlife Advice Pty Ltd is committed to providing a high level of client satisfaction and maintaining our reputation for honesty and integrity.

1. If you feel that we have fallen short of our commitment we would like you to tell us by bringing it to the attention of your adviser or Finlife Advice Pty Ltd.
2. If you feel this is not adequately addressed by the adviser or Finlife Advice Pty Ltd, you can notify our licensee, LAM. LAM is committed to resolving any concern a client has quickly, fairly and in the strictest confidence. You can notify it to Lifestyle Asset Management:
   a. by phone to the Compliance Officer on 1300 226 271, or
   b. by mail to Level 35 Tower One, 100 Barangaroo Avenue, BARANGAROO NSW 2000, or
   c. by email to erm@lifestyleam.com.au
3. If you are dissatisfied with our efforts to resolve the dispute or query, LAM is a member of Australian Financial Complaints Authority (AFCA) and you have recourse free of charge to that organisation:
   a. by phone on 1800 931 678
   b. online at www.afca.org.au.
   c. by mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne Vic 3001
   d. by email to info@afca.org.au

LAM has Professional Indemnity Insurance for compensation claims by clients against LAM and its representatives and advisers.

Advice and services are provided under the licence of Lifestyle Asset Management Pty Ltd (AFSL No. 288421).	Lifestyle Asset Management Pty Ltd Australian Financial Services Licence 288421
LICENSEE DETAILS	Lifestyle Asset Management Pty Ltd ABN 58 113 067 968 Level 35 Tower One, 100 Barangaroo Avenue, Barangaroo NSW 2000 Tel: 1300 226 271 Email: erm@lifestyleam.com.au Website: www.lamfs.com.au
FINLIFE ADVICE PTY LTD DETAILS	Finlife Advice Pty Ltd ABN 24 640 165 564 PO Box 4509 Robina Town Centre QLD 4230 Tel: 1300 555 245 Email: finlifepa@finlifewc.com.au Website: www.finlifeadvice.com

Adviser Profile

Finlife Advice Pty Ltd
Issued: 02/03/2026

This Adviser Profile forms part of the Financial Services Guide (FSG) and must be read in conjunction with it.

Your Adviser

Name: Travis McLean
Position: Provisional Financial Adviser
Authorised Representative Number: 223110
Corporate Authorised Representative: Finlife Advice Pty Ltd
Licensee: Lifestyle Asset Management Pty Ltd (AFSL No. 288421)

Qualifications & Professional Year

Travis Mclean holds a **Master of Financial Planning** and a **Graduate Diploma of Financial Planning**, meeting the education standards prescribed under the Corporations Act 2001 (Cth) and ASIC licensing requirements

He is currently undertaking his Professional Year as a Provisional Financial Adviser under supervision, in accordance with regulatory requirements.

Experience & Areas of Advice

Travis has experience assisting clients in the following areas:

- Personal risk insurance (Life, TPD, Trauma and Income Protection)
- Superannuation strategies, including contributions, rollovers and fund structuring
- Self-managed superannuation funds (SMSFs), strategy and structuring considerations, including establishment support in conjunction with licensed service providers where required
- Investment strategies within superannuation and managed investment schemes
- Insurance structuring within and outside superannuation
- Debt protection and cashflow-aligned insurance strategies

Travis focuses on providing practical, cost-effective advice tailored to client objectives, particularly in relation to protecting liabilities, maintaining income, and structuring financial strategies efficiently.

Authorisations

Travis is authorised (under supervision) to provide financial product advice and deal in financial products, including:

- Life insurance products (including Life, TPD, Trauma and Income Protection)
- Superannuation and retirement savings accounts
- Managed investment schemes
- Basic deposit products

A full list of authorised financial products is outlined in the Financial Services Guide.

Supervision

As a Provisional Financial Adviser, all advice provided by Travis is reviewed and approved by:

Scott Heathwood
Authorised Representative No. 264647

Scott is responsible for supervising the advice provided and ensuring it complies with applicable legal and regulatory requirements and is appropriate for your circumstances.

All advice is reviewed prior to being provided to clients.

Remuneration

Travis is remunerated by Finlife Advice Pty Ltd and may receive:

- Salary and/or bonus payments
- A share of fees charged for financial advice services
- Commissions from life insurance products where applicable

All fees, commissions and other benefits are disclosed in your Statement of Advice (SoA).

Associations & Relationships

Finlife Advice Pty Ltd is a Corporate Authorised Representative of Lifestyle Asset Management Pty Ltd. Travis provides financial services under this licence and is bound by its policies, procedures, and Approved Product List (APL).

How to Contact Us

Adviser: Travis McLean
Phone: 0414333057 / 1300 555 245
Email: travis@finlifewc.com.au