ATLAS
FINANCIAL ADVISORY

This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), Australian Financial Services Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 9th October 2026. These documents should be read together. This document provides important information about your Adviser, including their qualifications and experience, the areas in which they are authorised to provide advice, how they are paid, and the fees and costs you may be charged. It is designed to help you to make an informed decision about the financial advice provided to you. Lifespan has authorised its authorised representatives to provide this document to you.

Our Firm

Stephen Dykes Financial Programming Pty Ltd is a Corporate Authorised Representative (ASIC No. 1273868) of Lifespan Financial Planning Pty Ltd (AFSL 229892) trading as **Atlas Financial Advisory.**

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Your Adviser



James Dykes is a Financial Adviser, an Authorised Representative (ASIC No.1241537) of Lifespan Financial Planning Pty Ltd (Lifespan) and an Employee/Director of Stephen Dykes Financial Programming Pty Ltd (SDFP), a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

James 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 Products
- Superannuation
- Tax (financial) advice services

Other Services

Lifespan is NOT responsible for advice and work associated with products and services where James is not acting as an authorised representative of Lifespan.

Your Adviser's Experience

James has been practicing in the Financial Planning Industry since 2016, and achieved a Master in Financial Planning in January 2021.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is $250.00 payable on securing your appointment, however, James reserves the right to waive this fee at his discretion.

At this meeting James will establish how he can assist you and gather the information required to prepare a Financial Plan.

A Retainer Fee of $380 up to $1,500 is payable to commence Research and Preparation of an Advice Document should you wish to transfer your Cover and

Investments from a previous Adviser. James also reserves the right to waive this fee at this discretion.

James 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. For insurance, the commission may be paid by the insurance provider.

Further advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	$3,800 to $10,000
Initial Meeting Fee	$250
Retainer Fee (to commence research and Preparation of Advice)	$2380 to $1500
Annual Portfolio Management – Superannuation and Investments Tiered Fee Structure	
First $150,000 Flat Fee	$1,980
$150,000 to $600,00	0.90%
$600,000 to $800,000	0.80%
$800,000 and above	0.70%
Annual Portfolio Management – Pension	
First $150,000 Flat Fee	$2,530
$150,000 to $600,00	0.90%
$600,000 to $800,000	0.80%
$800,000 and above	0.70%
Hourly rate	$550
Insurance Upfront commission	
Renewal commission	Up to 66%*
*% based on amount of premium and is paid by the insurance provider	Up to 33%*

All fees include 10% GST.

All fees are payable to Lifespan. For insurance fees and commissions, Lifespan retains 3.5% of any upfront commissions and pays SDFP 96.50%, Lifespan retains 4% of any renewal commission and pays SDFP 96%.

For all other upfront fees Lifespan retains 10% and pays SDFP 90%. Lifespan pays SDFP 100% of all other ongoing Adviser Service Fees. James receives 20% of all upfront payments made to SDFP.

As an employee of SDFP, James receives a salary and as a Director of SDFP, is entitled to a Director's drawing and/or dividends if and when paid.

Example for Investment Products

If you receive advice regarding an investment of $500,000, the SoA fee could be $3,800, of which $380 is retained by Lifespan, $3,420 is paid to SDFP and James will receive $684. If you maintained the investment and assuming the balance of the investment remains at $500,000, the annual portfolio management & review fee will be $5,130 per annum, based on the Tiered Fee Structure, none of which is retained by Lifespan and $5,130 is paid to SDFP. James will receive $1,026

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be $3,800 of which $133 is retained by Lifespan, $3,667 is paid to SDFP and James will receive $734. However, if the policy is cancelled in the first two years (responsibility period') you will be liable for the portion of the commission clawed back.

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 $39.60 is retained by Lifespan, $950.40 is paid to SDFP and James will receive $190.08. The maximum renewal 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 $13.20 is retained by Lifespan and $316.80 is paid to SDFP. Where a level commission option is selected, it could be as much as 33%, or $495, of which $19.80 is retained by Lifespan and $475.20 is paid to SDFP.

This commission has what is called '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.

Referral Fees

Stephen Dykes Financial Programming Pty Ltd may pay the person who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.