FINANCIAL SERVICES GUIDE

Part Two – Authorised Representative Profile

Version 7 – 23 January 2024

This document has two parts being the ‘Licensee Profile’ and the ‘Authorised Representative Profile’. Both parts should be read in conjunction so that you, our client, have a full understanding of the services being offered.

Not independent
A person cannot claim to be an “independent” adviser unless they meet criteria specified in the Corporations Act. Please be advised that as I do receive commissions from Insurance companies, under the terms of the law I do not consider myself to be independent. Please also be advised: • I do NOT receive ANY remuneration calculated based on volume of business. • I do NOT have ANY restriction in relation to financial products, except those imposed by my AFSL, Nextplan Financial, who insist on my limiting my range of Products to hold the designation of Recommended or Highly Recommended. • I do NOT have conflict of interest from any connection with any financial product issuer that may influence my provision of advice or service.

Who is my financial adviser?

Your financial adviser is – **Vito D’Alessandri of Dallas Consulting Pty Ltd T/A Lifetime Advice**
Postal Address: PO Box 1187 Niddrie Vic 3042
Telephone: 03 9379 4296
Email: vito@lifetimeadvice.com.au

Vito D’Alessandri is a director of Dallas Consulting Pty Ltd T/A Lifetime Advice, a Corporate Authorised Representative of Nextplan. Vito D’Alessandri’s ASIC representative number is 000 234 615. Dallas Consulting Pty Ltd T/A Lifetime Advice’ ASIC representative number is 000 295 438.

What experience does my adviser have?

Vito D’Alessandri has a diploma of Financial Planning from the FPA.

Who is responsible for the financial services provided?

Nextplan is responsible for the financial services provided by Vito D’Alessandri and Dallas Consulting Pty Ltd T/A Lifetime Advice within the scope of the authority described in this FSG and for the distribution of this FSG.

What kinds of financial services are you authorised to provide to me and what kinds of financial products do these services relate to?

Vito D’Alessandri is authorised by Nextplan to provide financial services in:

- Deposit and payment products limited to Basic deposit products and Deposit products other than basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government.
- Life products including Investment life insurance products and Life risk insurance products

- Interests in managed investment schemes including investor directed portfolio services
- Retirement savings accounts products
- Securities including Direct Equities
- Superannuation

Please note that Vito D'Alessandri is not authorised to provide any services on behalf of Nextplan except in relation to the financial products listed above. The "What services and products are not provided by or on behalf of Nextplan" section earlier in this FSG gives examples of other services that are not provided on behalf of Nextplan.

Vito D'Alessandri also provides an ongoing review service. As part of this service, Vito D'Alessandri will conduct a review of your personal situation and their previous advice and recommend changes where they are needed.

How is my Adviser paid for services provided to me?

This FSG has previously outlined the source, method and amount of remuneration and other benefits payable to your adviser for the services provided to you.

Nextplan will collect all commissions, fees and other benefits in connection with financial services provided by Vito D'Alessandri or Dallas Consulting Pty Ltd T/A Lifetime Advice. Nextplan will retain 5% of all income collected and will pass on the balance to Vito D'Alessandri and Dallas Consulting Pty Ltd T/A Lifetime Advice.

Vito D'Alessandri is then paid a salary by his employer, Dallas Consulting Pty Ltd T/A Lifetime Advice. Vito D'Alessandri may also receive profit share or a performance bonus, which may be based on the funds invested by clients of Dallas Consulting Pty Ltd T/A Lifetime Advice. Otherwise, Vito D'Alessandri may receive a portion of the direct fee, commission or adviser fee paid to Dallas Consulting Pty Ltd T/A Lifetime Advice by Nextplan. Specific details of this will be provided to you in the SoA.

In addition to retaining 5% of all income collected, Nextplan will also collect an annual Flat Fee from Dallas Consulting Pty Ltd T/A Lifetime Advice.

Please note that at no time will you pay Vito D'Alessandri or Dallas Consulting Pty Ltd T/A Lifetime Advice directly.

Will anyone be paid for referring me to my Adviser?

From time to time an accountant or other professional may be paid for making referrals to me. The amount paid is not ascertainable; however, where any amount is payable, it will be fully disclosed in the 'Statement of Advice' (SoA) or any other advice document provided to you.

Further questions?

If you have any further questions about the services Nextplan provides, please contact Vito D'Alessandri at 03 9379 4296 or via Email: vito@lifetimeadvice.com.au.

You should retain this FSG for your reference and any future dealings with Vito D'Alessandri, Dallas Consulting Pty Ltd T/A Lifetime Advice or Nextplan.

Financial Services Guide
Acknowledgement of Receipt

I/We acknowledge receiving a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 12 dated 21st March 2022 including the Authorised Representative Profile for Vito D'Alessandri dated 23 January 2024 and I/We acknowledge that I/we have been given an opportunity to read the Financial Services Guide.

Client Name	Client Signature	Date

or

Financial Services Guide
Confirmation of Provision

I confirm that I sent a copy of the Nextplan Financial Pty Ltd Financial Services Guide Version 12 dated 21st March 2022 including the Authorised Representative Profile for Vito D'Alessandri dated 23 January 2024 to:

Client Name	
Postal/Email Address	
Date Sent	
Adviser Signature	

The Financial Planning Process

Financial planning is more than meeting with your Adviser and discussing your personal situation. It is a complete process which can put you on track to achieving your goals for the future.

Our financial planning process is straightforward, simple and can be tailored to your needs. In our first meeting we discuss each step of the process with you.

Meet and Greet

- Introduce our financial planning services
- Discuss this FSG.

Understand your goals

- Talk about your goals and objectives for the future
- Understand your current situation

Analyse and Assess

- Review your objectives, financial situation and needs
- Determine what you need to do to achieve your goals and objectives
- Consider solutions or alternatives
- Prepare your financial plan.

Recommendation

- Present your financial plan which includes our recommendations to help you achieve your goals
- Discuss our recommendations and assist you in making an informed decision.

Implementation

- Agree how to proceed and implement the advice provided to get you moving toward achieving your goals.

Ongoing Review

- Your financial plan should be reviewed at least annually or when your circumstances change
- Where relevant, you will be offered an appropriate ongoing service relevant to your circumstances