



LIFETIME GROWTH

Financial Services Guide Part Two – Adviser Profile

Version Number 1.0

Issued by Lifetime Growth Pty Ltd

Issued on 4th June 2025

Part Two - Adviser Profile

This adviser profile is Part Two of the Lifetime Growth Pty Ltd Financial Services Guide (FSG) dated 5th June 2025 and should be read in conjunction with Part One of our FSG dated 5th June 2025. Together these documents form the complete FSG.

The individual(s) listed in this FSG are authorised by Lifetime Growth Pty Ltd to provide personal advice through **Timeline Wealth Solutions Pty Ltd**.

Authorised Representative Profile

Corporate Authorised Representative - Profile

Authorised Representative Name	Timeline Wealth Solutions Pty Ltd
Authorised Representative Number	001298501
Trading Name	Go Financial Services and Planning
Business Address	19 Colwood Avenue, Fulham SA 5024
Postal Address	PO Box 298 Fulham SA 5024
Mobile	0437 506 646
Email	michael@gofs.com.au

Timeline Solutions Pty Ltd is a corporate authorised representatives of Lifetime Growth Pty Ltd.

Authorised Representative - Profile

Authorised Representative Name	Michael Ozga
Authorised Representative Number	463825
Mobile	0437 506 646
Email	michael@gofs.com.au

Michael Ozga is a sub authorised representative of Timeline Solutions Pty Ltd.

Michael Ozga

Authorised Representative Background

Michael has over 9 years' in developing financial advice and strategies for clients. Michael has proven technical knowledge in domestic Insurance, banking & investment products, and regulatory framework they operate in, he is currently completing the Graduate Diploma of Financial Planning.

As a professional adviser Michael promotes at all times the **5 core values (Trustworthiness, Competence, Honesty, Fairness and Diligence)** & the **12 standards** of ASIC's ethical standards for Financial Advisers.

Michael has completed the following qualifications

- Diploma of Financial Planning (International institute of Technology)
- Principles of Self-Managed Funds (International institute of Technology)

Michael Ozga and Timeline Wealth Solutions Pty Ltd are able to provide the following services;

- Provide financial product advice; and
- Deal in a financial product by arranging for a financial product to be acquired, disposed of, or varied.

In respect of the following financial products:

- Basic and non-basic deposit products.
- Life products including.
 - Investment life insurance products.
 - Life risk insurance products
- Government debentures, stocks, and bonds.
- Managed investment schemes including IDPS.
- Retirement Savings Accounts.
- Securities.
- Superannuation including Retirement income stream products.

How to Contact Me michael@gofs.com.au or **0437 506 646**

Unless otherwise stated, all fees and commissions are inclusive of GST and the fees could be greater than those disclosed below in complex cases. In these instances, we will inform you of the exact fee payable promptly in writing.

How do we charge for these services?

You may elect to be invoiced directly for these fees to be paid to Lifetime Growth or you may elect to have these fees deducted from your investments. An estimated cost of services will be provided to you before commencing any work.

You will be provided with an estimate of all applicable fees/costs once your needs and requirements have been understood and agreed. The work required may vary from fairly uncomplicated and straight-forward to overly complex and/or protracted. As you would expect, greater complexity involves more time and therefore more cost.

These fee options include:

Service Based Charging.

An hourly rate of \$440 (including GST) will apply to all work performed by *Michael Ozga*. If there are any other fees/charges these will also be identified and agreed with you prior to commencement of work.

Advice Preparation & Implementation

The advice preparation fee will depend on the complexity of your individual circumstances and the type of advice you require. The fee may range from \$0 - \$11,000.

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

Life insurance (1st year only)

This commission is payable by the insurance company and is a percentage of the insurer's base premium i.e., premium excluding stamp duty, fire services levy, GST, model loadings or any other government charges, taxes, fees, or levies.

For insurance approved from 1 Jan 2020 onwards, the insurance commission can vary from 0% up to 66%. Example: if the annual premium were \$1,000 Lifetime Growth would receive up to \$660 in the first year based on the maximum.

Life Insurance Commission (Year 2 onwards)

Lifetime Growth may also receive a renewal commission from the insurance company each year while your policy is in force. This is a percentage of the base annual premium you pay and can vary from 0% up to 33%.

Example: if your annual premium is \$1,000 Lifetime Growth would receive up to \$330 per annum based on the maximum.

If you decide not to implement our recommendations, the fee for the preparation of the Statement of Advice will be payable in full.

Annual Fee Arrangements

Our ongoing advice fees are based on funds under management and billed via your investment/superannuation portfolio. Up to 1.1% (incl. GST) for the 1st \$500,000, then 0.55% (incl. GST) for amounts over \$500,000. The exact cost of the service will depend on the service elements we recommend for you, and this will be disclosed within the Annual Service Agreement we provide to you. *For example, if your portfolio is for \$100,000 you will be charged \$1,100 for 12 months. We will consider capping this fee for amounts greater than \$1,000,000 depending on circumstances.*

Share Trading Services

When share trading services are utilised to deal in shares, we may receive between \$33 and 90% of the brokerage amount paid to the stockbroker. For example, if brokerage for a share trade is \$77, we will receive \$49.05.

Other Costs

All fees and commissions will be disclosed in your Statement of Advice.

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