FINANCIAL SERVICES GUIDE (Part 2)

Adviser Profile

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The financial services offered in this Guide are provided by:

Adviser/Practice details	Licensee details
Renato Lovisa Authorised Representative No. 1270637 and Lovisa Financial Services, ABN 87 780 330 834 Level 1, 207 The Parade, Norwood SA 5067 **Phone**: 08 8317 6093 **Email**: renato@lovisafinancial.com.au	Springboard Wealth Pty Ltd ABN 33 145 234 528 Australian Financial Services Licence Number: 544118 L12, 412 St Kilda Road, Melbourne VIC 3004 springboardwealth.com.au

The Adviser Profile document

We understand how important financial advice is and wish to thank you for considering engaging a Springboard Wealth adviser to assist you in identifying and achieving your financial goals and objectives.
To assist you in choosing a financial planner, our advisers are required to provide a Financial Services Guide - Part 1 and an Adviser Profile - Part 2, to you prior to providing any personalised financial advice, products and services.

These documents provide you with information regarding the financial planning advice process and charging model used by Renato Lovisa, Authorised Representative No. 1270637 of Springboard Wealth Pty Ltd (AFSL 544118) to ensure that you have sufficient information to confidently engage Renato to prepare financial advice for you.

Renato operates under Renato Lovisa Pty Ltd ATF Renato Lovisa Family Trust t/a Lovisa Financial Services / ABN: 87 780 330 834 Corporate Authorised Representative No. 1284505.
If you have not yet received a copy of our Financial Services Guide - Part 1, please ask your Adviser for a copy or contact Springboard Wealth head office.

About Your Adviser

Renato Lovisa has worked in the financial services industry since 2013 and is passionate about helping individuals and families make informed financial decisions and achieve their long-term goals.

Prior to becoming a Financial Adviser, Renato spent more than six years in Client Relationship Management and Paraplanning roles within financial planning practices. This experience provided him with strong technical expertise, a detailed understanding of the advice process, and a genuine appreciation for the importance of building trusted, long-term client relationships.

Renato holds a Bachelor's Degree in Economics of Enterprises and Markets and a Specialist Degree in Economics. He has also completed a Graduate Diploma of Financial Planning and further professional studies in Tax for Financial Advising, Estate Planning, and Commercial Law through Kaplan Professional. In addition, Renato holds the Chartered Retirement Planning Counsellor (CRPC®) designation, reflecting his specialist expertise in retirement planning, retirement income strategies, and helping client's transition confidently into retirement.

Renato is a member of the Financial Advice Association Australia (FAAA) and is committed to acting in his clients' best interests while upholding the highest ethical and professional standards. He embraces the principles of integrity, professionalism, and continuous improvement in all aspects of his work.

Clients often describe Renato as approachable and easy to work with. He is committed to explaining financial strategies and concepts in a clear and practical manner, ensuring clients feel informed, confident, and supported throughout their advice journey.

Renato understands that seeking financial advice can sometimes feel overwhelming. His goal is to make the experience engaging and straightforward from the very first meeting. By taking the time to understand each client's circumstances, values, and aspirations, he helps them identify their short, medium, and long-term objectives and develop strategies designed to achieve greater financial confidence and financial security.

Renato Lovisa
Authorised Representative No. 1270637

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Address:	Level 1, 207 The Parade Norwood SA 5067
Phone:	08 8317 6093
Email:	renato@lovisafinancial.com.au
Website:	www.lovisafinancial.com.au

Financial Services Your Adviser Provides

The financial services and products which Renato can provide advice on comprise:

- Managed Investment Schemes, including managed funds and Investor Directed Portfolio Services (IDPS);
- Securities, including direct shares and listed investments;
- Superannuation;
- Retirement planning and retirement income strategies;
- Investment life insurance products;
- Life risk insurance products, including life insurance, total and permanent disability (TPD) insurance, trauma insurance and income protection insurance;
- Deposit and payment products, including cash management and savings products;
- Government debentures, stocks and bonds; and
- Retirement Savings Account (RSA) products.

Fees, Charges and Commissions

Renato is a professional adviser who receives payment for the advice and services provided. Your adviser will receive payment either by collecting a fee for service, receiving commissions, or a combination of both.

Fee and Charges

The scope of the services to be provided and the fees payable will be agreed with you before any work is undertaken and will be fully disclosed in your advice documentation. Fees are determined based on the nature, scope and complexity of the advice and services provided. Depending on the services required, fees may be charged as:

- A fixed fee;
- An hourly rate;
- A percentage-based fee; or
- A combination of the above.

Fees may apply for the preparation and implementation of advice, as well as for ongoing advice, review and service arrangements where these services are agreed with you.

The actual fees payable will depend on your individual circumstances, objectives and the complexity of the advice required.

Fees and Charges

Fee Type	Description	Fee Range
Initial Consultation	Initial meeting to understand your circumstances, objectives and advice requirements.	Complimentary
Advice Preparation and Implementation Fee	Fee for research, strategy development, preparation and presentation of advice, and implementation of agreed recommendations.	Fixed fee generally ranging from **$2,200 to $11,000 (incl. GST)**, depending on the scope and complexity of the advice required.
Ongoing Advice Service Fee	Ongoing advice, reviews, strategy updates, implementation assistance and access to adviser services. Services and fees will be outlined in your Ongoing Fee Arrangement (OFA) and Consent documentation.	Fixed fee generally ranging from **$2,200 to $11,000 per annum (incl. GST)** depending on the scope of services provided and the complexity of your circumstances. Alternatively, a percentage-based fee ranging from **0.25% to 1.00% p.a.** of funds under advice. A combination of both may apply.
Ad Hoc Advice / Consulting	Additional advice or consulting services requested outside an agreed advice engagement or ongoing service arrangement.	Adviser: up to **$550 per hour (incl. GST)**. Administration support: up to **$165 per hour (incl. GST)**.
Insurance Commissions	Where permitted by law, commissions may be received from insurers in relation to life insurance products. These commissions are paid by the insurer and are included in the premium paid by the client.	Initial commission: up to **66%** of first year's premium. Ongoing commission: up to **22%** of annual premium thereafter.

All fees and charges will be agreed with you and disclosed in writing before any financial advice is provided or implemented.