

ADVISER PROFILE

Information about your Lifespan Adviser



This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), which holds Australian Financial Service Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 23 January 2025. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

Lifespan has authorised its authorised representatives to provide this document to you.

Art Wealth Management Pty Ltd (Art Wealth)

is a Corporate Authorised Representative (ASIC No.1313420) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Chengzhen How (Arthur) is an Authorised Representative (ASIC No.1007694) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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Your Adviser

Arthur How is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an director of Art Wealth Management Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Arthur 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 Account Products
- Securities
- Superannuation Including Self-Managed Superannuation Funds
- Margin Lending
- Tax (financial) advice services

This means that Arthur can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, savings and investment as well as Superannuation (including SMSF),

retirement planning strategies and tax (financial) advice services.

Your Adviser's Experience

Arthur is a dedicated financial adviser with a strong passion for helping clients take control of their financial future. With extensive experience in the financial planning industry, Arthur has established Art Wealth to provide a personalised approach to Superannuation, Insurances, and Investments. At the heart of Art Wealth is a genuine commitment to clients' well-being—both financially and personally.

Arthur holds a Bachelor of Commerce Majoring in Accounting and Finance from Monash University.

Arthur is also a Certified Financial Planner CFP® which is the highest level of certification Worldwide for Financial Planners

With a client-focused approach, Arthur believes in delivering transparent and tailored financial strategies to help individuals, families and businesses build and protect their wealth. Whether you are just starting out and looking to lay the foundation for a secure financial future, managing wealth in the midst of a busy career and family life, or preparing for retirement, Arthur provides expert advice suited to every stage of life.



Beyond financial planning, Arthur is passionate about educating clients and improving financial literacy, ensuring they feel confident and empowered in making informed financial decisions.

Outside of work, Arthur enjoys bike riding, traveling, gaming, or spending time with two young boys, valuing both personal and professional relationships.

Cost of Advisory Services

An initial consultation to discuss your financial circumstances is complimentary. This is called a discovery meeting. At this meeting Arthur will find out all about you, your aspirations, goals and objectives. Using this information Arthur will establish how he can assist you and gather the information required to prepare a tailored financial plan for you.

Depending on the advice required, Arthur 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 there is no fee for the plan. The commission may be paid by the insurance provider. Further advice that includes portfolio reviews will be charged as a fixed dollar amount depending on the complexity and structure, as agreed with Arthur.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	\$1,800 - \$10,000
Annual Portfolio Review Fee	
Essential Plan (Basic Service)	\$2,200 Per annum
Growth Plan (Standard Service)	\$3,300 Per annum
Wealth Mastery Plan (Comprehensive Service)	\$5,500 Per annum
Insurance	
Upfront commission	Up to 66%*
Ongoing commission	Up to 33%*

*% based on amount of premium and is paid by the insurance provider	
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All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 12% and pays Art Wealth Management Pty Ltd 88%. Arthur as a director/shareholder of Art Wealth Management Pty Ltd is entitled to a Director's drawing and/or dividend if and when paid.

Fee Examples

[Example for Superannuation Products](#)

If you receive advice regarding Superannuation, the SoA fee could be \$4,000, of which \$480 is retained by Lifespan, \$3,520 is paid to Art Wealth Management Pty Ltd. If you agreed on an annual review arrangement Growth Plan the review fee will be \$3,300 per annum, of which \$396 is retained by Lifespan, \$2,904 is paid to Art Wealth Management Pty Ltd

[Example for Risk Products](#)

If you receive advice regarding insurance, the SoA fee could be \$1,800 of which \$216 is retained by Lifespan, \$1,584 is paid to Art Wealth Management Pty Ltd. Should you proceed with the advice, then the SoA fee will be **waived**. 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 \$119 is retained by Lifespan, \$871 is paid to Art Wealth Management Pty Ltd. The maximum ongoing 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 \$40 is retained by Lifespan, \$290 is paid to Art Wealth Management Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$59 is retained by Lifespan, \$436 is paid to Art Wealth Management Pty Ltd.

This commission has what is called a '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

Art Wealth Management Pty Ltd may pay the person who referred you to us a fee in relation to that referral which will be detailed in the SoA. Should we refer you to another provider, we may receive a fee for the referral.