

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 8 December 2023. 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.

Capstone Wealth Management Pty Ltd trading as Cascade Financial (ABN 44 909 545 108)

is a Corporate Authorised Representative (ASIC No. 473115) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Mark Trahair is an Authorised Representative (ASIC No. 319803) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

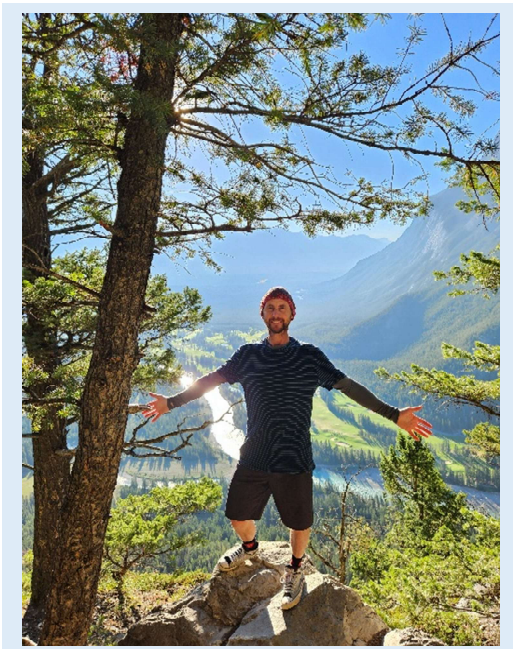
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BRIGHT VIC 3741

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Your Adviser

Mark Trahair is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a Director of Cascade Financial, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



At **Cascade Financial**, we believe that financial planning is about more than just numbers—it's about creating a lifestyle that reflects your values, aspirations, and the dreams you've worked hard to achieve. As the founder and director, my approach is deeply personal, shaped by

my own experiences of adventure, family, and the pursuit of meaningful goals.

The Story Behind Cascade Financial

The name **Cascade Financial** is inspired by **Cascade Mountain**, a breathtaking peak in Banff, Canada. This mountain symbolizes strength, opportunity, and the relentless pursuit of dreams—principles that also guide my approach to financial planning. My journey with Cascade Mountain began in 2005 when I met my partner, Eleanor, in the stunning surroundings of Banff. A return trip in 2013 with my family was a profoundly special experience, as I had the chance to introduce my children to this incredible landscape and share the significance it holds for me.

Just as climbing a mountain requires preparation, resilience, and a clear strategy, so does financial planning. Whether it's preparing for retirement, growing your wealth, or securing your family's future, my goal is to provide clarity and confidence so you can enjoy the rewards of your hard work.

A Financial Planner with an Adventurous Spirit

Beyond the world of finance, I have always been drawn to the outdoors, adventure, and living life to the fullest. My background in snowboarding and mountain biking has reinforced the values of discipline, perseverance, and the importance of balance—qualities that I bring to my financial planning practice.

Financial success isn't just about accumulating wealth; it's about enabling the lifestyle you desire. Whether that means traveling, pursuing outdoor adventures, or simply



having peace of mind about your financial future, I help my clients align their financial strategies with their personal ambitions.

The Cascade Financial Approach

At **Cascade Financial**, we focus on:

- **Lifestyle-Driven Financial Planning** – Helping you create a financial strategy that supports your ideal lifestyle.
- **Wealth Management with Purpose** – Ensuring your investments align with your values and long-term goals.
- **Retirement & Estate Planning** – Providing security and legacy planning so you and your family can enjoy financial freedom.
- **Business & Personal Finance Solutions** – Supporting professionals, business owners, and families in achieving financial confidence.

Let's Plan Your Next Adventure

Financial planning is a journey, and we are here to help you navigate it. Whether you're looking to grow your wealth, protect your family's future, or create the lifestyle you've always dreamed of, Cascade Financial is here to guide you every step of the way.

Let's talk about how we can make your financial future as adventurous and fulfilling as your dreams.

Our Team

Katherine Newcombe



Joining the team in 2020, Katherine brings over 10 years' experience in the financial planning industry. Katherine brings great energy to the team and will be your main point of contact for the office.

Katherine has an active 9-year-old son and enjoys quality time with the family, netball and sewing.

Aliannah Yraola



Aliannah is our office administrator and is involved in every step of the process. She assists in delivering our promises to all our clients.

Joining the industry in 2016, Aliannah is keen to continue her growth in the industry and has a young son and enjoys watching live music and travelling.

Your Adviser's Authorisations

Mark 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 (excluding Self-Managed Superannuation Fund)
- Tax (financial) advice services

This means that Mark can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice services.

Your Adviser's Experience

Mark has been involved in financial services for over 15 years advising clients about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurances.

Mark holds a Bachelor of Applied Science and an Advanced Diploma in Financial Planning. Mark is a member of the Responsible Investment Association Australia



Cost of Advisory Services

Cascade Financials' calculation of fees is dependent on the level of service appropriate to the needs of the client. All levels of service, their associated calculations for fees and charges including upfront and ongoing services are discussed in the first meeting. These fees and charges are agreed with you and disclosed in a Terms of Engagement signed by you, prior to the representative commencing any work for you.

When the Statement of Advice is presented to you, you can choose to engage Cascade Financial to implement the recommendations at the cost disclosed in the SOA, or to pay for the SOA and not proceed any further. All fees and charges are provided in writing as a part of the SOA.

Cascade Financial is paid through a combination of fees and commissions. All payments are made directly to Lifespan, who then pass 100% of these fees to Cascade Financial.

Mark is an equity owner of Cascade Financial and receives a salary, he may also receive payment in the form of revenue share, profit and distributions. Mark does not receive volume-based incentives for providing financial services to you. Your advice document will disclose any benefits or fees received by Cascade Financial and/or your adviser.

Fee Schedule

Initial Appointment	From \$330 to \$660
Preparation of Statement of Advice (SoA) (depending on complexity)	From \$1,980 to \$7,700
Implementation Fee (depending on complexity and portfolio size)	From \$1,980 to \$7,700
Ongoing Advice (depending on complexity)	From \$3,300 to \$11,550
Insurance Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	Up to 66%*

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 0% and pays 100% to Capstone Wealth Management Pty Ltd. Mark receives a salary. As a director/shareholder of Capstone Wealth Management Pty Ltd, he is entitled to a director's drawing and/or dividend, if and when paid.

Fee Examples

Example for Investment Products

If you receive advice regarding an investment of \$500,000.00, the SOA fee could be \$3,300.00 (Inc GST), of which, \$3,300.00 (Inc GST) is paid to Lifespan, who forward 100% of this fee to Capstone Wealth Management Pty Ltd and Mark Trahair will receive \$3,300 (Inc GST).

If you invest \$500,000.00 the implementation fee could be \$1,980.00 (Inc GST). of which \$1,980.00 is paid to Lifespan, who forward 100% of this fee to Capstone Wealth Management Pty Ltd and Mark Trahair will receive \$1,980 (Inc GST).

Assuming the investment maintains a balance of \$500,000.00, the ongoing advice fees could be \$5,500.00 (Inc GST) per annum payable to Lifespan, who forward 100% of this fee to Capstone Wealth Management Pty Ltd and Mark Trahair will receive \$5,500 (Inc GST).

Example for Risk Products

If you receive advice regarding insurance, the SOA fee could be \$2,750.00 (Inc GST), of which \$2,750.00 (Inc GST) is paid to Lifespan, who forward 100% of this fee to Capstone Wealth Management Pty Ltd and Mark Trahair will receive \$2,750 (Inc GST).

If the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back and will be invoiced for this difference accordingly.

If you take out a life insurance policy with an annual premium of \$1,500.00, assuming the highest commission for the Upfront Option is selected at 66% (Inc GST), the upfront payment to Lifespan would be \$990.00 (Inc GST). Lifespan forward 100% of this payment to Capstone Wealth Management Pty Ltd and Mark Trahair will receive \$990.00 (Inc GST).

The maximum ongoing commission for the Upfront Option is currently 22% (Inc GST) per annum which could result in a payment of \$330.00 (Inc GST) per annum for as long as the policy remains in force. This is payable to Lifespan, of which forward 100% of the payment is forwarded to Capstone Wealth Management Pty Ltd and Mark Trahair will receive \$330 (Inc GST). per annum for as long as the policy remains in force.

Where a level commission option is selected, the ongoing commission could be as high as 33%, or \$495.00. This is payable to Lifespan, of which 100% of this payment is forwarded to Capstone Wealth Management Pty Ltd and Mark Trahair will receive \$495 (Inc GST). per annum for as long as the policy remains in force.

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.