

Financial Services Guide

Part 1

Weal Par Pty Ltd Trading As LIFE PROTECTOR
ABN 70 169 190 461
AFSL No. 474805
29 Rosebery Road
Killara, NSW, 2071
E: info@lpro.com.au
W: www.lpro.com.au

This Financial Services Guides (FSG) comes in two parts, this document which is Part 1, and Part 2, the Adviser Profile

Date of issue: 24 July 2026



LIFE PROTECTOR

About Life Protector

Weal Par Pty Ltd Trading as Life Protector ABN 70 169 190 461, AFSL No. 474805 (Life Protector) is an Australian financial company authorised to provide financial products advice and deal in financial products to retail and wholesale clients. Life Protector is not a related body corporate to any life insurance company, general insurance company, bank, or any other financial institution. Life Protector holds Australian Financial Services License (AFSL) number 407805.

About this Guide

This financial Services Guide (FSG) contains important information about the financial services available to you. Life Protector holds an AFSL, under which your Adviser operates as an authorized representative. This FSG outlines the services that both your Adviser and Life Protector offer you, and aims to assist you in deciding whether to use the services available to you. It contains information including:

- The Financial services available
- How your Adviser and Life Protector are paid
- Any potential conflicts of interest and
- Dispute resolution procedures if you have a complaint

When you received personal financial advice your Adviser will provide you with a Statement of Advice (SOA). This contains details of the advice provided, the basis on which it was given and information about fees, commissions and associations which may reasonably be expected to be capable of influencing the provision of the advice. However, your Adviser has an overriding obligation to act in your best interest.

If your Adviser provides you additional advice, and that further advice is related to what was included in your previous SOA (and is not provided to you in writing), you may request a copy of the record of that further advice at any time up to seven years from the date your Adviser gave that further advice to you. You can request the Record of Advice by contacting your Adviser or Life Protector.

In some circumstances your Adviser will provide general financial product advice. In these situations your Adviser will provide a warning that the advice does not take into account your personal objective, financial situation or need and, in these circumstances, you will not be provided with an SOA.

When you receive personal or general advice to acquire a particular financial product, your Adviser will provide you with a Product Disclosure Statement (PDS). This contains information about a particular product and will assist you in making an informed decision about that product.

If you ask to purchase a specific product you will be provided with the appropriate PDS.

This FSG has been authorized for use by Life Protector.

Your Adviser

Your Adviser is an Authorised Representative of Life Protector. They will be acting on behalf of Life Protector when they recommend financial products to you.

Life Protector is responsible for any of the financial services provided, including the distribution of this FSG. You should also receive Part 2 of this FSG, the Adviser Profile, with this Part 1 of the FSG. Part 2 provides more detailed information about your Adviser.

Advisory Services

Life Protector is authorised to provide financial product advice and deal in the following areas:

- Basic Deposit Products
- Deposit Products other than Basic Deposit Products
- Debentures, stock or bonds issued or proposed to be issued by a government
- Investment Life Insurance products
- Risk Life Insurance products
- Managed Investment Schemes (including Investor Directed Portfolio Services)
- Securities
- Superannuation

The Adviser Profile sets out which of these financial services your Adviser is authorised to provide as an authorised representative of Life Protector.

Life Protector may also provide the following advisory services:

- Financial Advisory Services
- Financial Planning
- Superannuation Rollover Advice
- Investment Advice
- Social Security Advice
- Succession Planning
- Saving Plans
- Portfolio Reviews

A financial product will only be recommended to you after it is considered suitable for your individual needs, objectives and financial circumstances

Life Protector also has access to specialist advice on tax and estate planning. When required, these specialist areas of advice will be provided only by referral. Whether you use the specialist referred to you, or a professional that you currently have an involvement with, they will be responsible for the advice provided to you.

If you required advice on a wider range of products or complex issues you may be referred to another financial services provider.

Your Adviser's Responsibilities to You

Your Adviser will:

- where personal advice is given, act in your best interests and only provide personal advice that they reasonably consider is appropriate, having regard to your personal circumstances
- where personal advice is given, give priority to your interest if a conflict exists between your interests and the interests of your Adviser, Life Protector or an associate of these
- generally only advise within Life Protector's approved product list
- deal if directed but only with your approval
- take instruction from you
- subject to any registration rules which may be applicable, consider but not advise on tax issues, and
- not ask you to sign blank documents

Your Responsibilities to Your Adviser

It is expected that you will:

- when you are seeking personal advice, tell your Adviser about your personal objectives, current financial situation and any other relevant information so they can offer you the most appropriate advice. If you do not, the advice you receive may not be appropriate to your needs, objectives and financial situation
- where required, provide your Adviser with complete and accurate information
- update your Adviser as required with any changes in your personal situation
- not sign blank forms
- carefully consider their advice when making decisions about financial products, and
- carefully consider the implications or risk associated with any recommendations in your SOA before making a decision relating to a financial product.

Your Information and Privacy

Your Adviser will maintain a record of your personal profile including details of your objectives, financial situation and needs. They will also maintain records of any recommendations made to you. If you wish to review your file please contact them.

The way in which your information is collected, used and disclosed is explained in the Life Protector Privacy Policy. You can access this by contacting Life Protector. The accuracy of the information you provide is important. If you think any information held is incorrect, please let your Adviser know.

Information relating to your right to privacy is available at the website of the Office of Australian Information Commissioner at www.oaic.gov.au

Fees and Commissions

There are various ways payment is received and distributed by your Adviser and their associates for the service provided. You may either be charged a set fee, an hourly rate or your Adviser and their associates may receive commissions directly from the financial product issuer whose products are recommended to you. Part 2 of this FSG, the Adviser Profile, contains further information detailing fees and commissions as well as other benefits your Adviser and their associates may receive for the services they provide.

Life Protector or its Advisers may be entitled to receive partnership payments from product issuers, to the extent permitted by law.

This may be by way of additional commission (including amounts additional to the rates of commission disclosed in Part 2 of this FSG), a rebate of some or all of these fees that your Adviser pays to Life Protector, or other payments and may depend on the volume of business Life Protector and its Advisers collectively or individually place with a product issuer, to the extent permitted by law.

Life Protector may have these types of arrangements in place with any product issuer on its approved product list (APL). A copy of Life Protector's APL is available on request from your Adviser or Life Protector.

Your SOA outlines the specific amount of any initial and ongoing commissions, fees, charges and other benefits that are paid to any person as a result of the financial products or services you obtain. It will also explain how the commissions, fees, charges and other benefits are calculated.

If your Adviser only provides general advice, you can request further details about how remuneration is calculated, provided you do so within a reasonable time after receiving this FSG and before you receive a financial service.

If your Adviser recommends a financial product, the issuer of that product will receive a benefit which may be in the form of a premium, entry fee or management fee. This is fully explained in the relevant PDS.

If personal advice is provided, when you are happy with the recommendations and information in your SOA, you need to authorize your Adviser to implement the recommendations by signing it.

If you do not provide to your Adviser signed authorization to implement the financial advice in the SOA provided to you, but you nevertheless follow-up the recommendations of the SOA, you accept and agree with the SOA recommendations. You can contact us to give us instructions by post, phone or email on the contact number or details at the bottom of your Adviser email signature.

Referrals

If you are referred to your Adviser or Life Protector by someone else, and they are paid a fee or commission for that referral, your SOA will show the amount of that fee or commission, or you can request this information from your Adviser.

Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Compliance Obligations

Life Protector is subject to strict compliance obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and federal financial crime frameworks. To comply, we maintain a risk-based AML/CTF Program requiring mandatory customer due diligence (CDD) and Know Your Customer (KYC) procedures. We must verify your identity, corporate documents, or source-of-funds before providing financial services, issuing policies, or processing claims. Services may be delayed or refused until all verifications are complete.

We are legally required to report certain client information, suspicious matters, and international transfers to the Australian Transaction Reports and Analysis Centre (AUSTRAC). Under statutory "tipping-off" provisions, we cannot disclose if a report has been filed. We may share information with regulatory bodies, law enforcement, or related entities as permitted by law. Visit the AUSTRAC website for more information. Life Protector accepts no liability for any direct or consequential loss resulting from legally mandated actions, including delaying, freezing, or refusing transactions.

Compensation Arrangements

Life Protector has arrangements in place to ensure it continues to maintain Professional Indemnity Insurance. That insurance covers work conducted for Life Protector, by its employees. These arrangements satisfy the compensation requirements for an AFS licensee under section 912B of the Corporations Act and other relevant legislation.

Lack of Independence Disclosure

Life Protector and your Adviser receive commissions from life risk insurance product providers we deal with, to the extent permitted by law. Because we receive commissions, we are not permitted to assume and use the words "independent", "impartial" or "unbiased" (which are restricted words or expressions within the meaning of section 923A of the Corporations Act 2001) in relation to the provision of our personal financial advice services to retail clients.

Life Protector and your Adviser are not independent, impartial and unbiased because they receive commissions for the advice they provide on life risk insurance products from product providers to the extent permitted by law.

If You Have Complaint

Firstly, contact your Adviser and discuss your complaint. Their contact details are provided in Part 2 of this FSG, the Adviser Profile.

Emil Dimitrov

Weal Par Pty Ltd Trading as Life Protector

29 Rosebery Road, Killara, NSW 2071

Telephone 0416 129 000

Email emil@lpro.com.au

Life Protector will aim to resolve your complaint quickly and fairly within 60 days (or 90 days in cases where we have notified you that we require 90 days to resolve your complaint and you have agreed).

If the complaint cannot be resolved to your satisfaction then you have the right to refer your matter to the Australian Financial Complaints Authority (AFCA) of which Life Protector is a member.

This is an external independent body which offer a free and accessible dispute resolution service to clients who have been unable to resolve their complaint with their financial institution. Life Protector is bound by decisions made by the Australian Financial Complaints Authority. The Australian Financial Complaints Authority can be contacted using the details below.

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

T 1300 56 55 62

E info@afca.org.au

W www.afca.org.au

Further Enquires

If you have any further questions about the financial services outlined in this FSG, please contact your Adviser in the first instance. Alternatively, you can contact Life Protector on info@lpro.com.au

Please retain this document for your reference and any future dealings with your Adviser or Life Protector.



LIFE PROTECTOR

Financial Services Guide



LIFE PROTECTOR

Part 2 – Adviser Profile

Prepared on 24 July 2026

This Adviser Profile is Part 2 of the Financial Services Guide (FSG) and should be provided to you with FSG Part1. These two documents (Part 1 and 2) complete the FSG.

This Adviser Profile sets out my contact details, professional details, the services and products I provide and how I am paid. Most importantly it's a snapshot of who I am and how you can contact me.

My details

Name	Emil Dimitrov
Business Name	Life Protector
Business Address	29 Rosebery Road, Killara NSW 2071
Postal Address	As above
Mobile	0416 129 000
Email	emil@lpro.com.au

Weal Par Pty Ltd trading as Life Protector (Life Protector) ABN 70 169 190 461 is holder of AFSL No. 474805. The contact details of Weal Par Pty Ltd trading as Life Protector are as above. I have been appointed as an authorised representative of Life Protector to provide financial services on its behalf.

Authorised Representative Number: 464474

Qualifications Diploma of Financial Planning Diploma of Insurance Broking Member of Tax Practitioners Board (TPB) – Individual Tax (financial) Adviser Self-Managed Superannuation Fund Adviser (Personal Advice) accredited Adviser Member of Institute of Public Accountants (IPA) Master of Business Administration (AGSM)	Experience Emil has been working in finance corporate functions and in the financial services industry for more than twenty years. How to provide me your instructions You may specify how you would like to give me instructions on buying or selling the financial products listed under “My services” by telephone or email, or mail, or in person. Please refer to my contact details above.
--	---

My services

I am authorised to provide the following services:

- Financial Advisory / Planning
- Life Insurance Advice
- Investment Advice
- Superannuation Advice
- Retirement Planning Advice

I am authorised to provide financial product advice and deal in the following product types:

- Basic and non-basic deposit products
- Debentures, stocks or bonds issued or proposed to be issued by a government
- Life Insurance Risk
- Life Insurance Investment
- Managed Investment
- Superannuation
- Self-Managed Superannuation Fund (SMSF)
- Investor Directed Portfolio Service (Master funds)

Fees and commissions paid to Life Protector

Initial fees and commissions paid to Life Protector

Life Protector may receive initial commission from the product providers if you decide to purchase a product. The amount of initial commission is calculated as a percentage of the funds you invest and /or the premium paid by you. The commission is deducted from the amount invested or paid by the Insurer when you purchase the insurance. Initial fees and commissions, where permitted by law, are calculated as follows:

- Investments, Superannuation products: between 0% - 5.5% (GST inclusive) of your investment amount; or
- Life Insurance risk products: between 0% - 66% (GST inclusive) of the premium that you pay.

Ongoing fees and commissions paid to Life Protector

Ongoing fees and commissions may be deducted regularly from your investment for the length of time that you hold the product. They are usually paid to Life Protector by the product provider earns. In some cases, they may be deducted from your investment. Ongoing fees and commissions, where permitted by law, are calculated as follows:

- Investments, Superannuation products: between 0% - 3.3% (GST inclusive) of your investment amount; or

- Life insurance risk products: between 0% and 33% (GST inclusive) of the renewal premium.

For example, if an insurance product is recommended and you pay a premium of \$500, then the total "upfront" commission paid by the product issuer to Life Protector will be between \$0 and \$330 (incl. GST). Thereafter, the "ongoing" commission paid to Life Protector will be between \$0 and \$165 (incl. GST) assuming there is no charge to the premium you pay in subsequent years.

The exact amounts of fees and charges and initial and ongoing commission for the products you have purchased will be detailed in your *Statement of Advice* document.

Referral arrangements

We may pay referral fees to some of our referral partners. Refer to your advice documents for further details

Fees and Charges

For each service provided there are sets fees you will pay to Life Protector at the time the service is provided. Current fees and charges (GST inclusive) are:

Statement of Advice (SOA) preparation and presentation fee. The cost will be based on the complexity of the advice. I will provide you with an estimate of the costs prior to preparing the advice. If you proceed with the recommendations of the prepared SOA and implement the advice provided, an implementation fee may be charged. These fees will be detailed in the written SOA.

How my associates and I are remunerated

When Life Protector receives either a fee or initial or ongoing commissions as a result of its recommendation, Life Protector is paid 100% of the commission and fees.

I am a director and consultant of Weal Par Pty Ltd trading as Life Protector. The company pays me a director's fee and potential bonus from the commissions and fees received.

Other benefit I may receive: as an authorised representative of Life Protector I may receive other benefits, including information technology software and support, professional development programs and conferences. I may also be entitled to other incentives including entertainment benefits, valued at under \$300. Where required by law, such benefits will be recorded in an *Alternative Remuneration Register* which is available to you on request.