build my wealth

ADVISER PROFILE

Sangram Rana

Principal Financial Adviser, Build MyWealth

Information about your Lifespan Adviser



PROTECT. GROW. PASS.

AWARD FINALIST SINCE 2022

IFPA Australian Financial Industry Awards 2026 Finalist: SMSF Practice of the Year (Build MyWealth)
Australian Wealth Management Awards 2026 Finalist: Adviser of the Year, Estate Planning
IFA Excellence Awards 2025 Finalist: Risk Adviser of the Year

This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), Australian Financial Services Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 9 October 2026. These documents should be read together. This document provides important information about your Adviser, including their qualifications and experience, the areas in which they are authorised to provide advice, how they are paid, and the fees and costs you may be charged. It is designed to help you to make an informed decision about the financial advice provided to you. Lifespan has authorised its authorised representatives to provide this document to you.

LICENSEE
Lifespan Financial Planning Pty Ltd
AFSL 229892

CORPORATE AUTHORISED REPRESENTATIVE
Accounting Cloud Pty Ltd T/A Build MyWealth
CAR No. 1306106

YOUR ADVISER
Sangram Rana
Authorised Representative No. 1251526

Office Level 1, 55 Collins Street, Melbourne VIC 3000 **Phone** 03 7034 4888 **Email** sangram@buildmywealth.com.au

YOUR ADVISER'S QUALIFICATIONS

Graduate Diploma of Financial Planning | **Bachelor of Business Administration** | **Master of Business** | **Master of Professional Accounting** | **Registered Tax Agent**

YOUR ADVISER

Sangram Rana is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Accounting Cloud Pty Ltd T/a Build MyWealth, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Sangram tries to keep fit and enjoys the gym and reformer Pilates. He enjoys his bike rides on the scenic beach road, taking in the fresh breeze, inspiring him to see the world in different ways. He is always chasing new experiences and on the lookout for a new golf companion. You can find him streaming content from anime to action to comedy.

YOUR ADVISER'S EXPERIENCE

Starting his career as an Accountant, and then as a Tax Agent, gave Sangram a strong foundation in the practical tax implications of how to build and protect wealth. Because of this knowledge, Sangram started helping people with Self-Managed Superannuation as well as protecting what is most important.

Now, Sangram has helped many families to take control as they work towards achievable and attainable investment goals, as well as protect them from the financial impact of life risks with proper insurances.

YOUR ADVISER'S AUTHORISATIONS

Sangram 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
- Tax (financial) advice services

Sangram 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.

OTHER SERVICES

In addition to the services provided under Lifespan as described above, Sangram also operates other businesses and provides additional services which do NOT involve Lifespan in any way. These include:

Accounting Cloud Pty Ltd ABN 65 625 990 829, accounting and taxation services.

Lifespan is NOT responsible for advice and work associated with products and services where he is not acting as an authorised representative of Lifespan.

HOW WE WORK

Two ways we work

How an engagement is set up depends on who you are and what the work involves.

FOR INDIVIDUALS, COUPLES AND FAMILIES

MyWealth Direction

Our personal and family advice, offered at three service levels: **Core**, **Plus** and **Private**. These are service levels matched to the scope and complexity of the advice you need. They are not stages that clients move through.

- Fixed fees, agreed with you before work begins
- One fee for the agreed household scope
- Advice set out in a Statement of Advice
- Optional ongoing advice, separately agreed

Fees are set out on the following pages

FOR COMPLEX FAMILIES AND ORGANISATIONS

Bespoke mandates

Complex family wealth, family office advisory, agricultural families, not-for-profit boards, charities and private ancillary funds. Engagements are scoped around the mandate and can include:

- Strategic advice across the family's or organisation's structures
- Investment governance, including investment and reserves policies
- Family financial decision-making and succession planning
- Reporting on the agreed scope
- Coordination with your other advisers

Scoped and priced separately, under a mandate agreed with you

Build MyWealth does not operate as a family office and provides these services only within the authorisations listed in this profile. Where you qualify as a wholesale client, the engagement may be documented under the agreed mandate rather than a Statement of Advice.

PERSONAL AND FAMILY ADVICE

Your path to advice

1. **Initial meeting**
   Up to 30 minutes to discuss your financial circumstances, on us.
2. **Engagement**
   Scope and fee agreed in your engagement letter.
   50% payable
3. **Advice preparation**
   Information gathered, modelling done and your advice prepared.
4. **Statement of Advice**
   Your advice presented and explained to you.
   50% payable
5. **Ongoing advice**
   Optional, under a separate ongoing service agreement.

COST OF ADVISORY SERVICES

How fees are agreed

An initial meeting up to 30 minutes to discuss your financial circumstances is on us. At this meeting Sangram will establish how he can assist you and gather the information required to prepare a financial plan. Sangram will discuss the fee basis with you and agree on the method of charging prior to proceeding.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred.

FEE SCHEDULE

MyWealth Direction service levels

All fees include 10% GST. The exact fee, scope, modelling and implementation tasks are agreed in your engagement letter before work begins.

SERVICE LEVEL Core	SERVICE LEVEL Plus	SERVICE LEVEL Private
A focused financial decision or a limited advice scope.	Connected decisions across superannuation, investments, debt, property or business arrangements.	Complex family wealth, multiple structures or substantial coordination with your other professionals.
INITIAL ADVICE from **$4,988**	INITIAL ADVICE from **$6,988**	INITIAL ADVICE from **$8,988**
ONGOING ADVICE from **$4,988** per year	ONGOING ADVICE from **$6,988** per year	ONGOING ADVICE from **$8,988** per year
ONGOING INCLUDES • Annual review • A relevant update to your existing projection • Access for questions about your existing advice • Agreed routine servicing	ONGOING INCLUDES • Annual and mid-year reviews • Agreed scenario comparisons • Additional coordination with your other professionals	ONGOING INCLUDES • Quarterly reviews • A family financial decision agenda • Agreed modelling updates • More extensive coordination with your other professionals

Preparation of Statement of Advice (SoA), depending on complexity — up to **$16,888**

PAYMENT

50% on engagement | **50% on delivery of your SoA**

The first 50% of the agreed initial advice fee is payable on engagement, before substantive advice preparation starts. Any cancellation arrangements are set out in your engagement letter. Your initial and ongoing service levels can differ.

HOUSEHOLD PRICING

We quote one fee for the agreed household scope. Fees are not automatically doubled for couples. Your engagement letter identifies the people and entities included. Additional complexity can increase the fixed quote, and substantially separate engagements can be separately priced, allowing for shared work.

FIXED-FEE PRINCIPLE

Your annual advice fee is agreed as a fixed dollar amount based on the scope and complexity of the services provided. It does not automatically increase because your investments grow or you invest additional money.

Where your service needs materially change, we discuss and agree any revised scope and fee before undertaking additional work.

SPECIALIST ADVICE

Specialist services

Provided on a standalone basis or within a broader agreed engagement. They are not automatically added to a MyWealth Direction service level.

SMSF (Self Managed Super Fund)
FROM
$3,988

Estate Planning
FROM
$4,488

Business Risk only Advice
FROM
$2,288
Buy/Sell Cover, Key Person Cover, Group Cover

Personal Risk only Advice
INDIVIDUAL / COUPLE
$688 / $888

INSURANCE

Insurance commissions

UPFRONT COMMISSION
Up to 66%

RENEWAL COMMISSION
Up to 33%

Percentage based on the amount of premium, paid by the insurance provider.

HOW FEES ARE RECEIVED

Where your fee goes



All fees include 10% GST. All fees are payable to Lifespan. Lifespan retains 8.5% and pays Build MyWealth 91.5%. Sangram receives a salary and as a director/shareholder of Build MyWealth is entitled to a Director's drawing and/or dividend if and when paid.

ONGOING ADVICE TERMS

Your ongoing service agreement defines the exact inclusions, service limits, commencement date, payment arrangements and cancellation terms. Access for questions relates to your existing advice. It does not mean unlimited new advice or immediate availability, and the service does not include continuous monitoring of your affairs. Substantial new strategies and projects are separately scoped and agreed before additional work begins.

Where implementation of your initial advice overlaps with your ongoing service, your engagement letter and ongoing service agreement set out which work is covered by which fee, so you are not charged twice for the same work. Investment advice is included where it is specified in the agreed scope. Product, platform, investment manager and external professional costs are separate from our advice fees and are disclosed to you separately.

FEE EXAMPLES

How the fees work in practice

All amounts include 10% GST.

Example for MyWealth Direction advice

If you engage us for initial MyWealth Direction Plus advice, the fee could be $6,988, paid as $3,494 on engagement and $3,494 on delivery of your SoA. If you then agree to the optional ongoing Plus service, the fee could be $6,988 per year, under your ongoing service agreement.

FEE	AMOUNT	RETAINED BY LIFESPAN	PAID TO BUILD MYWEALTH
Initial advice, Plus	$6,988	$594	$6,394
Ongoing advice, Plus (per year)	$6,988	$594	$6,394

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be $688, of which $58 is retained by Lifespan and $630 is paid to Build MyWealth. If you take out a life insurance policy with an annual premium of $10,000:

COMMISSION	RATE	PAYMENT	RETAINED BY LIFESPAN	PAID TO BUILD MYWEALTH
Upfront Option, upfront	66%	$6,600	$561	$6,039
Upfront Option, renewal (per year)	22%	$2,200	$187	$2,013
Level commission option (per year)	33%	$3,300	$281	$3,019

The upfront figures assume the highest commission for the Upfront Option is selected at 66%. The maximum renewal commission for the Upfront Option is currently 22% per annum, payable 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 to 2 years of inception, commission is returned to the product issuer by Lifespan.

REFERRAL FEES

Build MyWealth may pay the person who referred you to us a fee in relation to that referral, which will be detailed in the SoA.

NEXT STEP

Start with a conversation

An initial meeting of up to 30 minutes to discuss your financial circumstances is on us.

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