BUSINESS PROFILE

ADVISER PROFILE VERSION	1.0
DATE ISSUED	1st July 2025

ABOUT OUR LICENSEE

futuro FINANCIAL SERVICES

ABN	30 085 870 015	AFSL NUMBER	238478
ADDRESS	Level 3, 240 Queen Street BRISBANE QLD 4000		
POSTAL	GPO Box 942 BRISBANE QLD 4001		
PHONE	(07) 3018 0400		
EMAIL	info@futuro.com.au		
WEB	www.futuro.com.au		

Futuro is responsible for the services provided by any of its authorised representatives.

LIVE
Financial Planning

Live Financial Planning ACN 679 049 640 is a Corporate Authorised Representative No. 1310566 of Futuro Financial Services Pty Ltd.

OUR CONTACT DETAILS

TRADING NAME	Live Financial Planning
BUSINESS ADDRESS	81 Watt Rd Mornington Vic 3931
POSTAL ADDRESS	81 Watt Rd Mornington Vic 3931
TELEPHONE	0461 268 546
WEB	Livefinancialplanning.com.au

ABOUT OUR TEAM

At Live Financial Planning, we specialise in providing tailored, lifestyle-focused financial advice. Led by Marcus Nyholm, our team brings a blend of real-world experience and technical expertise to help you make confident, informed decisions about your future. We work with a small number of select clients to ensure personalised service and genuine connection. Whether you're planning for retirement, navigating a career transition, or simply seeking clarity, we're here to support you every step of the way.

ADVICE FEES

The fees charged for our advice and services may be based on:

- A set dollar amount that is agreed between you and us and invoiced directly to you, or;
- A percentage-based fee that is agreed between you and us and paid via your product (if possible).

Please refer to our Client Value Proposition for full details concerning the cost of our services.

Our advice fees (inclusive of GST) include charges for the following advice services:

INITIAL CONSULTATION (1 HOUR)	Complimentary
ADVICE HOURLY RATE	$330
ADVICE IMPLEMENTATION	$2,750 - $5,500
ONGOING ADVICE	$3,300 - $9,900
ADDITIONAL ADVICE	$330 per hour

Fees will increase on July 1 each year in line with the Consumer Price Index (CPI)

COMMISSIONS

Commissions may be payable by product issuers for services in relation to insurance, banking deposit products, margin lending, some loan products, older investment products and annuity products.

For insurance, the commission is factored into the annual premium and may range as follows:

- From 0% to 66% of the initial premium
- From 0% to 22% per annum of the renewal premium

For other products, this may range as follows:

- From 0% to 10% of the initial amount invested
- From 0% to 1.0% per annum for the value of your investment balance
- From 0% to 0.35% of your margin loan balance, which is factored into the annual interest rate

	Generally, the payment we receive will be based on the service provided. Details of other payments we receive are contained in the Product Disclosure Statement (PDS) for most financial product issuers, which are available from your adviser. You have a right to request further information concerning the remuneration, the range of amounts or rates of remuneration, and soft dollar benefits received by the licensee and/or representative.
HOW WE ARE PAID	Futuro collects our fees (incl. GST) and charges us a flat dollar fee to support our business. This includes investment and strategy research, continuing education, compliance consulting, and business coaching, allowing us to provide you with the highest quality service and advice. The remainder of our fees are paid to Live Financial Planning Pty Ltd .
OTHER BENEFITS I RECEIVE	We neither pay nor receive referral fees from other professionals.

ADVISER PROFILE

ABOUT ME



My name is Marcus Nyholm, and I am an authorised representative (247738) of Futuro Financial Services Pty Ltd.

EDUCATION AND QUALIFICATIONS
Bachelor of Business (Marketing/Management)
Graduate Diploma in Financial Planning
Self Managed Superannuation Fund Association (Specialist)
Aged Care Specialist

EXPERIENCE
I bring over two decades of real-world experience to financial planning, including six years in the industry before serving in the Australian Army and Victoria Police.

My approach is practical, empathetic, and tailored, especially for veterans, first responders, and everyday Australians navigating life transitions.

MEMBERSHIPS
Financial Advice Association of Australia (FAAA)
Self Managed Super Funds Association

MY CONTACT DETAILS

MOBILE	0461 268 546
EMAIL	marcus@livefinancialplanning.com.au

WHY YOU SHOULD CHOOSE ME

I aim to provide personalised and responsible advice suited to your objectives and believe that sound advice and planning are the keys to improving your financial position.

I undertake continuous professional development and training programs so that I am up to date with legislative changes to superannuation, investments, social security and tax environments.

I have access to technical, risk and investment research professionals who provide me with additional analysis on strategies and products that become available as a result of these changes.

I will help you sort out your goals and weigh up different investment strategies to achieve them.

Most importantly, I turn your thoughts into action. There are no secret formulas to achieving financial security. I work with you to get the basics right and ensure you have a plan to achieve your goals over time.

ADVICE I CAN PROVIDE

I can provide you with strategic advice as well as arrange the types of financial products listed below. I can help you identify the types of services and products that will be appropriate to meet your financial goals.

In addition, you can choose whether to receive advice about a range of needs all at once, or we can provide advice about a single issue, so your most important goals are achieved first. Further advice can then be provided over time about any other needs or goals as required.

I am authorised to provide advice on the products listed below:

STRATEGIES	FINANCIAL SERVICES PRODUCTS
• guidance on budgeting and goal-setting • savings and wealth creation strategies • investment planning • gearing strategies • superannuation planning • pre-retirement planning • retirement planning • personal insurance planning • business insurance planning • estate planning considerations • aged care and Centrelink planning • salary packaging advice	• deposit and payment products • financial planning • life risk insurance products • securities • managed investments • tax-effective investments • superannuation and retirement savings accounts • self-managed super funds (including limited recourse borrowing arrangements) • margin lending

HOW I AM PAID

I control a percentage of the equity interests in the business providing the services listed above. As a result, I will benefit from fees, dividends or income received from the business profits that may result from any payments or other benefits received in respect of the services provided to you.

As an employee of Live Financial Planning, I receive a salary package that can include bonuses based on my performance and contribution to the business.