

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.

Bright Path Capital Pty Ltd (ABN 48 691 692 672)

is a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Noah Capozza is an Authorised Representative (ASIC No. 001311406) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Contact details

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Your Adviser



Noah Capozza is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and Founder of Bright Path Capital Pty Ltd trading as Bright Path Capital, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd. 609 Victoria Street Abbotsford Vic 3067

Your Adviser's Authorisations

Noah 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
- › Superannuation (Including Self Managed Superannuation Fund)
- › Margin Lending
- › Tax (financial) advice services

This means that Noah 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.

Meet Noah – Founder of Bright Path Capital

If I'm not deep in a client strategy session, there's a good chance you'll find me at the footy, at the beach, or butchering Italian phrases as I reconnect with my family roots (piano piano, right?). I'm a big believer in balance between work and play, risk and reward, spreadsheets and sunshine.

My journey into financial planning wasn't born from textbooks. It was born from experience. Growing up, my family faced more than a few financial curveballs. Watching the stress that came with uncertainty lit a fire in me early on. I wanted to understand money, master it, and help others do the same. That drive led me through years of study, internships, a master's degree, and a front-row seat to the highs and lows of the financial world.

After working across the industry and learning what works (and what doesn't), I knew it was time to build something of my own, something values-driven, transparent, and empowering. That's how Bright Path Capital came to life.

At Bright Path Capital, we're not just about numbers ;: 0.85% we're about people. I created this firm to help others find clarity, confidence, and freedom in their financial lives.

Whether you're rebuilding, growing, or just getting: \$3,500 started, I'm here to help you carve out your own bright path.

Our meetings? They're casual, collaborative, and judgment-free. I encourage the "silly" questions because the only bad question is the one you don't ask. My goal

is to make sure you walk away not just with a plan, but with real understanding.

So whether we're talking investment strategy or your next holiday in Puglia, I'm here to make the complex feel simple and maybe even have a laugh along the way.

Cost of Advisory Services

Bright Path Capital's 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 meetings. 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. Bright Path Capital is paid through a combination of fees and commissions. All payments are made directly to Lifespan, who then pass 85% of these fees to Bright Path Capital.

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

Initial Appointment \$150

Preparation of Statement of \$4,400 to \$20,000

Advice (SoA) (depending on complexity)

Fee Schedule

Insurance only plan * varies based of commissions	\$5,500
Ongoing Advice discretion *subject to minimum charge of	
Hourly rate	\$440
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 15% and pays Bright Path Capital 85%. Noah receives a salary and as a director/shareholder of Bright Path

Capital 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, the SoA fee could be \$4,400 (Inc GST), of which \$660 is retained by Lifespan, \$3,740 is paid to Bright Path Capital and Noah would receive \$3,740.

If you maintained the investment and assuming the balance of the investment remains at \$500,000, the annual review fee will be \$5,500 (Inc GST) per annum, of which \$825 is retained by Lifespan, \$4,675 is paid to Bright Path Capital and Noah will receive \$4,675.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$5,500 (Inc GST) of which \$825 is retained by Lifespan, \$4,675 is paid to Bright Path Capital and Noah will receive \$4,675. 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 \$148.50 is retained by Lifespan, \$841.50 is paid to Bright Path Capital and Noah will receive \$841.50. The maximum renewal 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 \$49.50 is retained by Lifespan, \$280.50 is paid to Bright Path Capital and Noah will receive \$280.50.

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 and will be invoiced for this difference accordingly.

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.