LIFESPAN FINANCIAL PLANNING

Authorised Representative Further Information
AFS Licence no. 229892

October 2020

*"Security,
growth &
understanding"*

OUR CHAIRMAN'S MESSAGE

Lifespan recognises the opportunity that experienced advisers represent to our firm and our future. We welcome the chance to work with interested firms in achieving their broader business goals.

Lifespan has built its success on the provision of tailored support services for all professional advice and accounting firms.

For the past 25 years our management team has taken the time to sit down with individual advice firms to better understand their requirements and to ensure that our services remain relevant in meeting the needs of our business partners.

Lifespan acknowledges the skills and knowledge experienced firms bring to our business. We welcome the opportunity to work with you on developing suitable pathways and the right incentives to help keep your business on track as a successful going concern.

We look forward to talking with you in the weeks ahead and wish you well with your future business endeavours.

JOHN ARDINO

Executive Chair & Founder of Lifespan Financial Planning

A RESPONSIVE & ROBUST COMPLIANCE FRAMEWORK

A BROAD CHOICE OF INDUSTRY LEADING PRODUCT SOLUTIONS

ACCESS TO THE BEST SOLUTIONS FOR YOU & YOUR CLIENTS, WHATEVER THEIR INDIVIDUAL NEEDS

WHO IS LIFESPAN

25 years as a provider of quality advice & support services

Lifespan Financial Planning remains one of Australia's largest privately owned adviser networks, with no ownership links whatsoever to any of the banks, fund managers or insurance providers. Lifespan strives to partner with advice professionals to build successful businesses through the provision of quality tailored services and support, financial products and education.

October, 2019 marked Lifespan's 25th year of providing support and licensee services to advisers.

A recent survey ranked Lifespan as the 5th largest privately owned AFSL and 30th overall. Lifespan is recognised as a strong industry participant and was a finalist for Dealer Group of the Year in the IFA Excellence Awards for 2019, 2018, and 2015. The awards also recognised Lifespan's management team with Eugene Ardino, CEO, winning the "2019 Dealer Group Executive of the Year" and Michael Gershkov winning the "2019 Practice Development Consultant of the Year" awards.*

** Source: Money Management 2019 Top 100 Licensees report*

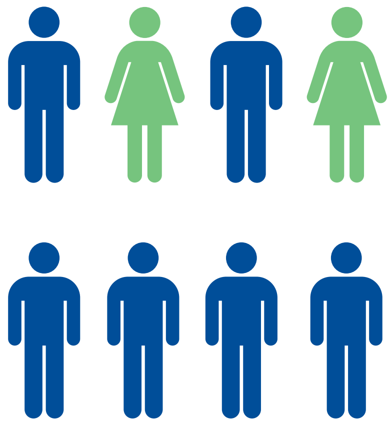
THE LIFESPAN DIFFERENCE

ABOUT US

Build & grow your business – we're with you all the way

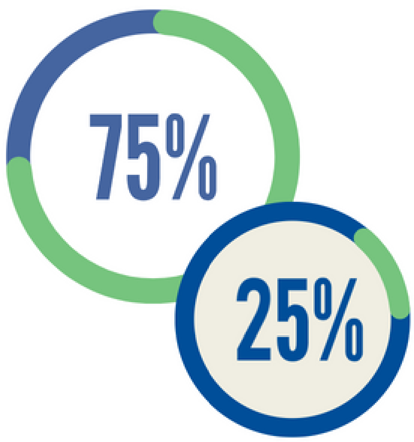
230+ ADVISERS NATIONALLY

Lifespan's approach is tailored to meet the individual needs of each advice business. Advisers can build their business their way knowing that the licensee is there to assist and support in a consultative fashion without imposing restrictive practice requirements.



25%+ OF OUR ADVISERS ARE WOMEN

Lifespan Financial Planning is a Professional Partner of the Financial Planning Association of Australia (FPA) and a member of AIOFP (the Association of Independently Owned Financial Professionals).

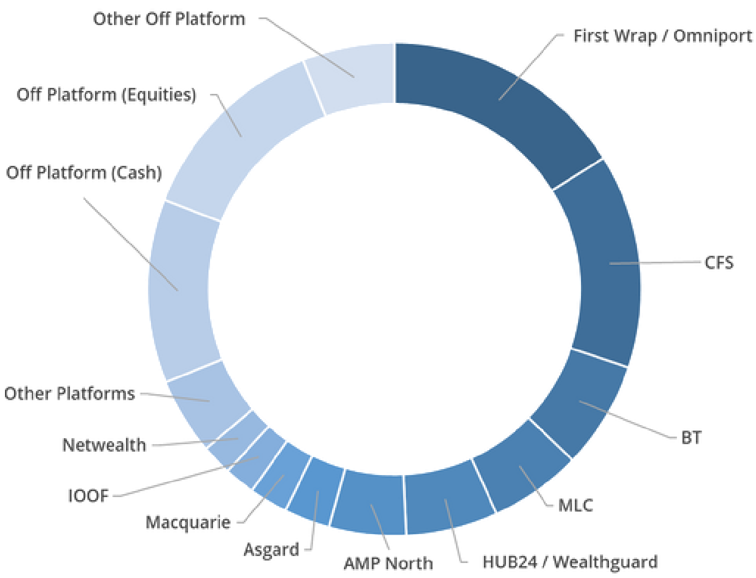


75% OF OUR ADVISERS ARE SUPERANNUATION & INVESTMENT FOCUSED.

NON-INSTITUTIONAL MANDATE:

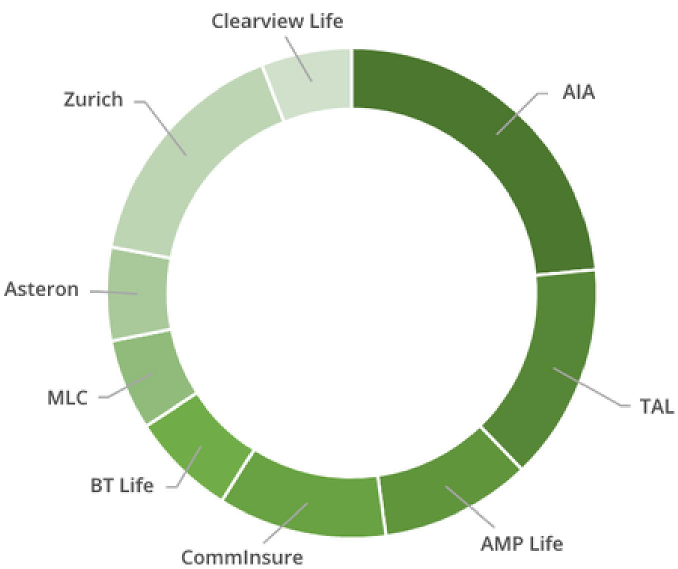
Use products that best meet the needs of your clients

Lifespan empowers and enables your entrepreneurial spirit, working with you to develop an advice proposition that aligns closely with the needs of your clients.



PRODUCT FUNDS UNDER MANAGEMENT

With our Approved Product List containing most mainstream wrap platforms, advisers can enjoy seamless transfers to Lifespan & continue to write business to platforms they know and trust. Inhouse platforms make up less than 30% of overall funds under advice with their primary role to support MDA portfolios.



RISK INSURANCE PREMIUM

The Lifespan Approved Product List contains all major retail insurance providers and we enjoy strong relationships with all providers.

"Develop the best strategies, use quality products...

Implement with the clients' best interests at the centre of everything that we do."

OUR MANAGEMENT TEAM

EUGENE ARDINO

Chief Executive Officer

EUGENE SERRAVALLE

Compliance & General Manager

ALAN MCTIGHE

National Dealer Development Manager

MICHAEL GERSHKOV

National Practice Manager

OUR SERVICES

SERVICES

Robust compliance, broad APL & access to business ready solutions

Lifespan Financial Planning believes in the importance of providing clients with access to holistic and comprehensive advice services.

To ensure this is realised, we offer access to a suite of support services and strategy expertise including financial planning and risk advice specialists, SMSF establishment and auditing expertise, legal (wills, trusts and buy/sell agreements), and mortgage brokerage and leasing services.

ROBUST COMPLIANCE

Lifespan is a full-service licensee and as such we take compliance obligations seriously – with the mitigation of risk to clients and advisers being a cornerstone of our offer.

Our approach is to work with advice businesses to ensure any plans presented to clients are suitably vetted and address those areas which continue to be a focus of concern for regulators.

Lifespan will work closely with all businesses to ensure compliance requirements meet their needs and do not distract or disrupt current business practices. Business standards in this area are efficient and advisers should expect quick turn-around of all enquiries.

BROAD APPROVED PRODUCT LIST

Our Approved Product List is extensive, including all major retail insurance providers and most mainstream wrap administration platforms.

Lifespan also maintains very broad underlying investment options which includes traditional managed funds, direct equities and ETFs, managed portfolios, SMAs and more.

Together with our managed portfolio and MDA services, you are able to develop the strategies and use the products that you believe deliver the best possible outcome for your clients.

MDA & MANAGED PORTFOLIO SOLUTIONS

Our Managed Discretionary Account (MDA) offer provides specialist firms and larger practices with the capability to leverage active management and cutting edge administration systems to deliver cost effective tactical and strategic portfolio solutions that can be managed by the adviser, in conjunction with Lifespan, on a discretionary basis. Advisers are empowered to develop managed account services that streamline back office processes, reduce costs and deliver to the client what they need to better achieve their desired investment outcomes.

RESEARCH

Lifespan employs a dedicated in-house research manager who is charged with maintaining the APL, our proprietary model portfolios, and to provide information relating to individual products both on the APL and in use across the industry. Specific approval for the use of non-APL products is a simple one-off request provided the product in question is sufficiently "sound". Lifespan also provides advisers with access to MerceriS research, and advisers may use alternate research providers as necessary.

PARA-PLANNING

Lifespan offers both internal para-planning solutions and outsourced providers who are familiar with the use of the Lifespan templates.

FASEA

Lifespan has recently undertaken a detailed audit of all advisers' qualification and education levels which, when provided to our ongoing education partner (Kaplan Professional) and measured off against the FASEA requirements, has allowed us to develop education pathways for all our advisers seeking to remain in the industry beyond 2026. Advisers have access to discounted Kaplan Professional modules which can be undertaken over time to ensure that they meet the new minimum qualifications under the FASEA regime. These services are available to all new advisers under our licensee services.

PROFESSIONAL DEVELOPMENT

Advisers have access to Kaplan Professional's online CPD ongoing education solutions, four (4) PD Days per annum held in Sydney, Brisbane and Melbourne as well as an annual adviser conference. Currently we are conducting our PD Day and CPD activity online.

ADVISER REMUNERATION PAYMENTS

Adviser remuneration payments are paid twice a month and include detailed breakdowns regarding the source of the remuneration and each client account. It can also accommodate the direct payment of any agreed referral fees to joint venture partners if needed.

FEES

Lifespan offers advisers the ability to structure a competitive arrangement that best meets your needs and current cash flows. Fees can take the form of an agreed adviser/licensee percentage share arrangement, including a reduced monthly amount or alternatively, an annual fixed fee arrangement depending on the needs and preference of the business.

TRANSITION ALLOWANCES

To assist authorised representatives transition to a new licensing arrangement, Lifespan will from time to time include certain fee waivers during the initial transition period.

SERVICE AND SUPPORT

Comprehensive licensee support services

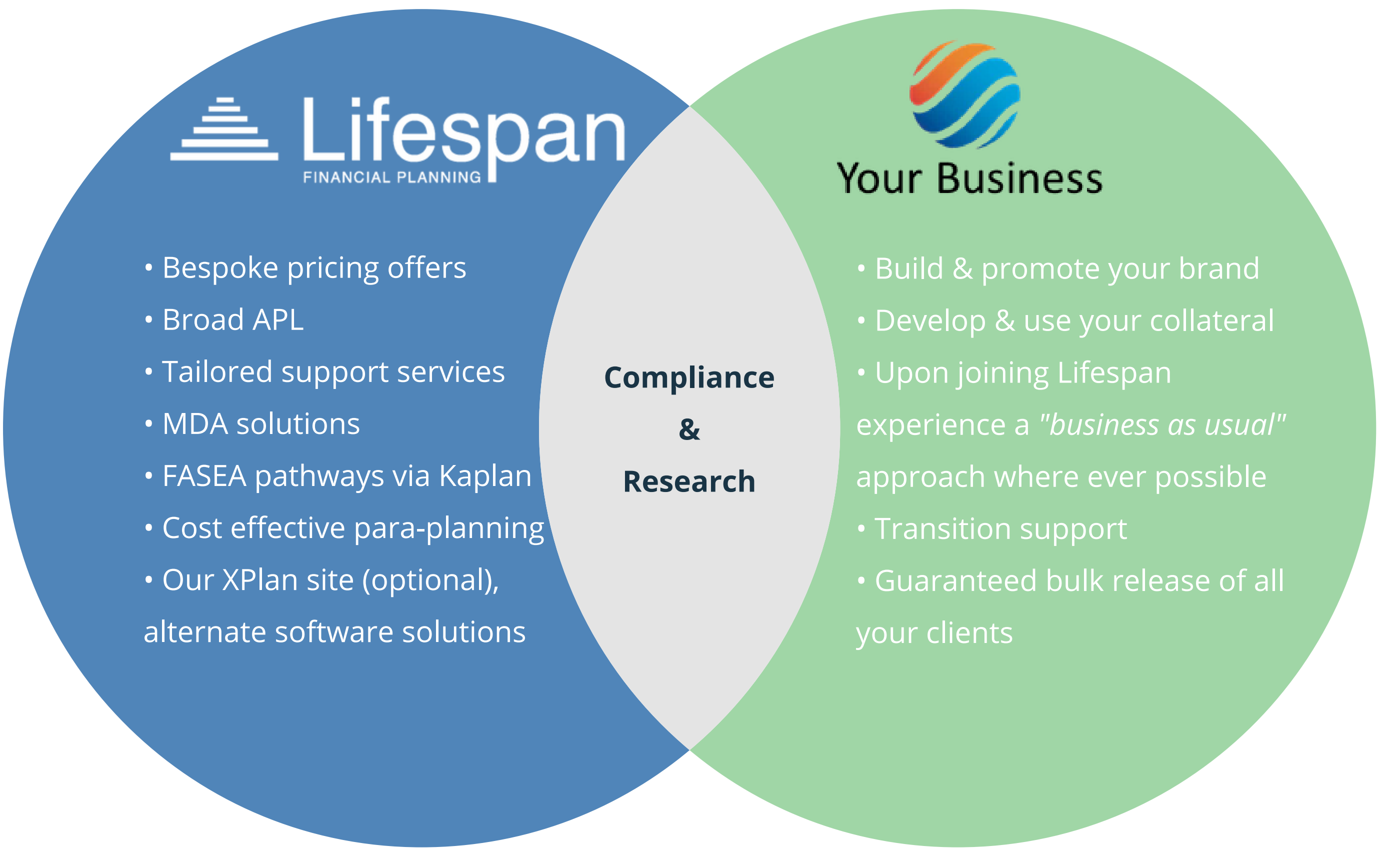
Lifespan offers access to all the traditional licensee support services expected from a larger AFSL including but not limited to:

- **technical support** through our inhouse team,WealthDigital and Colonial FirstTech, Fund Research,
- **Ongoing CPD and further education** via Kaplan Professional
- A competitive **para-planning** service
- **Software** solutions through supported Iress (XPlan), Midwinter (AdviceOS), Morningstar (Adviser Logic)
- Client **finance** (mortgage finance/leasing) services,

OUR PROPOSAL

Working with Lifespan Financial Planning

Lifespan recognises the importance of autonomy and maintaining your brand and cultural identity. We are open to customising our service offering to ensure the continuance of this.



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