

ADVISER PROFILE

Information about your Lifespan Adviser



This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), which holds Australian Financial Service Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 8 December 2023. These documents should be read together. This document contains information regarding the Adviser listed below and is designed to help you to make an informed decision about the financial advice provided to you by the Adviser.

Lifespan has authorised its authorised representatives to provide this document to you.

Sonia Amsing is a Provisional Authorised Representative (ASIC No. 1318248) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

AgeWise Financial Planning
103 Grimshaw St
Greensborough VIC 3088
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AgeWise Financial Planning
Relax. We've got it.

Your Adviser

Sonia Amsing is a Provisional Financial Adviser, a Provisional Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of Susan Cooper, trading as AgeWise Financial Planning, an Authorised Representative of Lifespan Financial Planning Pty Ltd.

Sonia and AgeWise specialise in providing advice to clients retiring, living in retirement, moving into retirement villages or moving into aged care.

We work to firstly understand your situation and explain your options and their implications. We then provide objective advice on the best option for you, or your loved one, and put a plan in place so that your ongoing finances are simple, easy to manage and affordable. We can also help you to fully implement our advice.

Disclosure regarding supervised work and training

To satisfy the Professional Year requirements, Sonia Amsing is required to complete 1600 hours of structured and supervised activity. Sonia Amsing has already satisfied Quarters 1 and 2 of the Professional Year and passed her financial adviser examination.

As Sonia Amsing's supervisor, Susan Cooper has supervised and will continue to supervise Sonia Amsing as she completes the work to be recognized as a fully qualified advice professional.

Susan Cooper encourages you to contact her if you would like to provide any feedback about Sonia Amsing or the advice and services Sonia Amsing has provided to you.

Susan Cooper's contact details are as follows:

Susan Cooper - Supervisor

AgeWise Financial Planning 103 Grimshaw Street, Greensborough VIC 3088
Mobile: 0408 537 061
Email: susan@agewisefp.com.au
ASIC AR No. 405515



Your Adviser's Authorisations

Sonia 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 (excluding Self-Managed Superannuation Fund)
- Tax (financial) advice services

This means that Sonia can assist you in meeting your financial planning needs and objectives in these areas,



including:

- Aged Care Planning
- Retirement Planning
- Centrelink Advice
- Cashflow & Money Management
- Saving & Investing
- Superannuation
- Tax (financial) Advice

Your Adviser's Experience

Sonia is passionate about helping clients understand their options so they can make the best decisions for their situation.

Sonia's journey began in the corporate world, where she worked in various roles across 20 years within the Banking and Finance industry including Project Manager and Operations Manager.

She has also gained valuable experience working in her family business, where she managed a range of administrative responsibilities. Sonia has long held a strong interest in finance and is committed to identifying opportunities to enhance financial outcomes and drive continuous improvement.

Sonia's qualifications include a Graduate Diploma of Financial Planning, and an Associate Diploma in Banking and Finance. She has successfully completed the ASIC Financial Adviser exam plus she holds a Master of Business Administration (MBA).

In addition, Sonia has also completed further training and is recognised as an accredited Retirement Living + Aged Care Specialist®.



Cost of Advisory Services

Sonia and AgeWise Financial Planning work primarily on a fee for service basis. Fees are charged according to the work undertaken and are usually charged on a fixed fee basis, or sometimes by an hourly rate.

Sonia charges a fee for the initial consultation and will discuss the fee basis with you and agree on the method of charging prior to any further assistance being provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendations are not implemented. For insurance, the commission may be paid by the insurance provider.

Fee Schedule

Initial consultation (depending on location)	\$750 to \$1,100
Preparation of Summary Report (depending on complexity)	\$660 to \$1,100
Preparation and presentation of Strategy Paper (depending on complexity)	\$1,950 to \$2,950
Preparation and presentation of Statement of Advice (SoA) (depending on complexity and portfolio size)	\$5,500 to \$9,900
Implementation Fee (depending on complexity and portfolio size)	\$0 to \$2,000
Ongoing advice fee (depending on complexity and portfolio size)	\$3,850 to \$9,900 per annum
Hourly rate	\$330

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 7% and pays AgeWise Financial Planning 93%.

Fee Examples:

Example for Initial consultation + Summary Report or Strategy Paper:

The initial consultation fee could be \$750 if you come into our Greensborough office or meet by Zoom, of which \$52.50 is retained by Lifespan and \$697.50 is paid to AgeWise Financial Planning.

If we prepare and email out a Summary Report after the meeting, the cost for this could be \$660, of which \$46.00 is retained by Lifespan and \$613.80 is paid to AgeWise Financial Planning.

If we prepare and present a Strategy Paper at a second meeting, the cost for this could be \$1,950, of which \$136.50 is retained by Lifespan and \$1,813.50 is paid to AgeWise Financial Planning.

Example for Initial consultation + Statement of Advice:

The initial consultation fee could be \$950 if Sonia travels to your location, of which \$66.50 is retained by Lifespan and \$883.50 is paid to AgeWise Financial Planning.

If we prepare and present a Statement of Advice for you at a second meeting, the cost for this could be \$5,500, of which \$385 is retained by Lifespan and \$5,115 is paid to AgeWise Financial Planning.