

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.

Susan Cooper is an Authorised Representative (ASIC No. 405515) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

AgeWise Financial Planning
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AgeWise Financial Planning
Relax. We've got it.

Your Adviser

Susan Cooper is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and the Principal of AgeWise Financial Planning.

Susan 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.



Your Adviser's Authorisations

Susan 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 Susan 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

Susan is passionate about ensuring clients understand their options so they can make the best decisions for their particular situation.

Susan's journey began in the corporate world, where she worked as an Engineer, Project Manager, and Product Manager for over 20 years.



In 2011, she decided she wanted to work with and help individuals and retrained as a Financial Planner. Since then, she has been specialising in Aged Care and Retirement clients, and in 2018, she proudly launched AgeWise Financial Planning.

Susan’s extensive qualifications include a Diploma of Financial Services (Financial Planning), an Advanced Diploma of Financial Services (Financial Planning), and she holds the esteemed title of Certified Financial Planner (CFP®). She has successfully completed the FASEA Financial Adviser exam plus holds a Bachelor of Engineering degree and a Master of Business Administration (MBA).

Susan is part of the Aged Care Guru’s adviser network and is recognised as an accredited Retirement Living + Aged Care Specialist®.



Cost of Advisory Services

Susan 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.

Susan 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)	\$660 to \$1,100
Preparation of Situation Analysis Report (depending on complexity)	\$550 to \$1,100

Preparation and presentation of Strategy Paper (depending on complexity)	\$1,980 to \$2,970
Preparation and presentation of Statement of Advice (SoA) (depending on complexity and portfolio size)	\$4,400 to \$9,900
Implementation Fee (depending on complexity and portfolio size)	\$0 to \$2,000
Ongoing advice fee (depending on complexity and portfolio size)	\$3,500 to \$9,900 per annum
Hourly rate	\$330

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 7% and pays Susan Cooper 93%.

Fee Examples:

Example for Initial consultation + Situation Analysis Report or Strategy Paper:

The initial consultation fee could be \$660 if you come into our Greensborough office or meet by Zoom, of which \$46.20 is retained by Lifespan and \$613.80 is paid to Susan Cooper.

If we prepare and email out a Situation Analysis Report after the meeting, the cost for this could be \$660, of which \$46.20 is retained by Lifespan and \$613.80 is paid to Susan Cooper.

If we prepare and present a Strategy Paper at a second meeting, the cost for this could be \$2,200, of which \$154 is retained by Lifespan and \$2,046 is paid to Susan Cooper.

Example for Initial consultation + Statement of Advice:

The initial consultation fee could be \$880 if Susan travels to your location, of which \$61.20 is retained by Lifespan and \$818.40 is paid to Susan Cooper.

If we prepare and present a Statement of Advice for you at a second meeting, the cost for this could be \$4,950, of which \$346.50 is retained by Lifespan and \$4,603.50 is paid to Susan Cooper. This fee would typically include implementation, but sometimes this will be quoted for separately, as will any ongoing advice fee.