Lifespan FINANCIAL PLANNING Support and freedom to thrive, your way.

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 can 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 loves to help clients understand their options and make confident, informed decisions that are aligned with their personal goals and circumstances.

Before entering the financial planning profession, Susan enjoyed a successful corporate career spanning more than 20 years, holding roles as an Engineer and Project

Manager. Her strong analytical, strategic and problem-solving skills provide a solid foundation for the advice she delivers today.

In 2011, Susan transitioned into financial planning, motivated by a desire to work directly with individuals and make a meaningful difference in their lives. Since then, she has specialised in retirement and aged care advice, helping clients and their families navigate some of life's most important financial decisions. In 2018, she founded AgeWise Financial Planning, which has grown into a trusted advice practice with a dedicated team and a large community of ongoing clients.

Susan holds a Diploma and Advanced Diploma of Financial Services (Financial Planning), is a Certified Financial Planner (CFP®), and has successfully completed the ASIC Financial Adviser Exam. She also holds a Bachelor of Engineering and a Master of Business Administration (MBA).

Recognised as an accredited Retirement Living + Aged Care Specialist® and a member of the Aged Care Gurus adviser network, Susan is highly regarded for her expertise in retirement, retirement living and aged care advice.

CFP THE SIGN OF GOOD ADVICE CERTIFIED FINANCIAL PLANNER®

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)	$750 to $1,100
Preparation of Situation Report (depending on complexity)	$750 to $1,500
Preparation and presentation of Strategy Paper (depending on complexity)	$2,200 to $3,300
Preparation and presentation of Statement of Advice (SoA) (depending on complexity and portfolio size)	$5,500 to $12,000
Implementation Fee (depending on complexity and portfolio size)	$0 to $2,200
Ongoing advice fee (depending on complexity and portfolio size)	$4,400 to $11,000 per annum
Hourly rate	$440

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 + Situation Report

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

If we prepare and email out a Situation Report after the meeting, the cost for this could be a further $750, of which $52.50 is retained by Lifespan and $697.50 is paid to AgeWise Financial Planning.

Example for Initial consultation + Statement of Advice:

The initial consultation fee could be $950 if Susan 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. This fee would typically include implementation, but sometimes this will be quoted for separately, as will any ongoing advice fee.