LIFESPAN
Financial Planning

Financial Services Guide

A guide to our relationship with you and others

9 October 2026

Support and freedom to thrive, your way.

This Financial Services Guide (FSG) explains the financial services and advice provided by Lifespan Financial Planning Pty Ltd (Lifespan), Australian Financial Services Licence number 229892.

It provides important information about what you can expect when receiving financial advice from us, including the advice process, the documents you may receive, how we protect your privacy, how we manage potential conflicts of interest, and our complaints process.

This FSG must be read in conjunction with your adviser's Adviser Profile, which 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.

Distribution of this FSG by your adviser, as a Lifespan Authorised Representative, is authorised by Lifespan, the licensee.

This FSG describes our financial planning and advisory services to assist you to decide whether to use our services. It also outlines your rights as a client and our obligations and responsibilities as the licensee and your adviser.

You have the right to ask us about our charges, the type of advice we will provide to you, and what you can do if you have a complaint about our services. This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service.

Please refer to our website lifespanfp.com.au for the most up-to-date version of our FSG.

Who provides the financial services offered in the guide?

The financial services are provided by Lifespan and your adviser. When Lifespan and your adviser provide you with financial services, we will act on your behalf and in your best interests.

The key matters covered by the FSG include:

- who Lifespan and your adviser are;
- how we can be contacted;
- how Lifespan and your adviser are paid;
- what services we are authorised to provide to you;
- details of any potential conflicts of interest;
- details of our professional indemnity insurance; and
- details of our dispute resolution procedures and how you can access them.

Statements of Advice and Product Disclosure Statements

You should also be aware that you must receive a Statement of Advice (SOA) and a Product Disclosure Statement(s) when personal advice involving a financial product is provided to you, i.e. advice that takes into consideration your personal objectives, financial position and needs. The SOA will contain the advice, the basis on which it is given, which may have influenced the advice and how Lifespan and your adviser will be remunerated for the advice we give you. If your adviser provides further advice to you, but not in writing, and that further advice is related to the advice provided in a previous SOA, that further advice will be recorded in a Record of Advice (ROA). You may request an ROA from your adviser or Lifespan up to seven years after the further advice was provided, at no additional cost. In the event we make a recommendation to acquire a particular financial product (other than securities), we must also provide you with a Product Disclosure Statement containing information about the particular product's risks, benefits, features and costs to enable you to make an informed decision.

Who is Lifespan?

Lifespan holds an Australian Financial Services Licence, which enables it to act as a financial services provider under the Corporations Act. Lifespan was established in August 1994 and is privately owned by the family interests of the Executive Chairman, John Ardino, who has over 30 years' experience in financial planning. Lifespan provides a wide range of services to a large network of advisers across Australia to enable them to provide advice that is in the best interests of clients.

These services include compliance, supervision, investment research and advice, ongoing professional development and training, an adviser help desk across all financial planning issues and general technical support and advice.

Not Independent

Lifespan and its authorised representatives are not independent in relation to the provision of personal advice. Lifespan operates its own Managed Discretionary Account (MDA) service and receives fees in respect of the MDA service. Lifespan is an investment manager for some Managed Portfolios and receives fees in respect of this activity. Lifespan may also receive commissions from life insurance providers when we recommend life insurance to our clients. Lifespan may act as promoter and investment manager in conjunction with OpenInvest and may receive fees for promoting and managing the portfolios.

Who is responsible for the financial services provided to me?

Your adviser acts on behalf of Lifespan, who is responsible for the advice provided to you. However, your adviser may operate separate businesses and provide other services through those businesses, which are **NOT** authorised by Lifespan and do **NOT** involve Lifespan in any way, such as accounting, auditing, tax return preparation, self-managed super fund compliance and administration, property sales and referrals, and other products and activities. Lifespan is **NOT** responsible for any advice and services you receive from your adviser that are not authorised by Lifespan. If you are uncertain, you should ask either your adviser or Lifespan Head Office who is responsible for that particular advice, service, or transaction.

Does Lifespan have any relationships or associations with product issuers?

Lifespan operates its own Managed Discretionary Account (MDA) service and receives fees in respect of the MDA service. Lifespan is an investment manager for some Managed Portfolios and receives fees in respect of this activity. Lifespan may act as promoter and investment manager in conjunction with OpenInvest and may receive fees for promoting and managing the portfolios.

What financial services are available to me?

Our high-quality financial planning and advisory service involves:

- Identifying your financial needs, objectives, and circumstances;
- Establishing realistic and reasonable financial goals and needs;
- Determining your risk profile;
- Exploring the costs and benefits, potential risks and returns, advantages and disadvantages of the various strategies and financial products available to you to help you reach those goals within the limits of relevant laws and available solutions; and
- Recommending a course of action, agreeing on it with you and implementing it.
- You may also engage us to provide advice on an ongoing basis or for a fixed term.

Unless their authorisation is restricted (see the Adviser Profile), Lifespan advisers can generally provide you with sound advice relating to a wide range of important areas such as wealth creation, retirement, redundancy, superannuation, risk insurance, estate planning, Centrelink payments, cashflow management, budgeting and debt repayments, structuring of investment portfolios, borrowing to invest, complex company and trust structures, and so on. Lifespan's research and technical support services enable advisers to provide value-added advice on a broad spectrum of financial problems which takes into account relevant regulations pertaining to your financial position and goals.

Lifespan is licensed to deal in and provide financial advice on the following range of financial products: deposit and payment products, standard margin lending, managed investment schemes (including Investor Directed Portfolio Services and Managed Discretionary Accounts), securities including shares, Retirement Savings Accounts, superannuation, life insurance, investment and risk products and government issued debentures, stocks, and bonds.

If you would like to discuss any of these financial products, please contact your adviser.

How do I provide instructions?

Lifespan advisers will act on your instructions following your acceptance of their recommendations in your SOA. They and we should not act independently of your specific instructions (unless you decide to use Lifespan's MDA service). Instructions you provide should be communicated to your adviser in writing. These instructions should be forwarded in an email, fax or posted letter to your adviser.

Tailored, general and ongoing advice

Lifespan advisers usually provide advice tailored to your individual circumstances and also have the capacity to implement the advice they give, except where this may require the use of other professionals (for example accountants and lawyers). You may choose to enter into an agreement with your adviser to provide you with both initial advice and ongoing advice. If appropriate, we may also provide general advice only, where you are ultimately responsible for ensuring that this advice is suitable to your particular needs, objectives and financial situation. In this case, you should also obtain any relevant product disclosure statements to assist in this purpose.

Should I transfer investment monies to my adviser's account?

No. Lifespan does not allow advisers to receive your investment funds into their own account or into any Lifespan account. You should only transfer investment funds for a financial product to the approved financial institution that issues the financial product (as specified in the Product Disclosure Statement or similar document). You should never transfer investment funds to any other entity or person.

You should also not sign any blank forms or appoint your adviser as your attorney (or authorised signatory). You should not appoint any other person as your attorney or authorised signatory unless you have received legal advice.

What information should I provide to my adviser?

You will need to provide your adviser with your personal objectives and your current financial situation, including details of assets, liabilities, income and living expenses. This can best be accomplished by completing a Lifespan Client Data Form. The amount and type of information we will require from you depends on what financial services you require.

It is important that you provide us with complete and accurate information about your current personal circumstances and financial situation.

If you choose not to supply the required information or provide us with inaccurate information, the advice you receive may not be appropriate to your needs, objectives, and financial situation.

You should read the warnings contained in the SOA, check any assumptions we make and review the basis for our advice carefully before making a decision about whether to proceed with the advice. You should also obtain and read any relevant product disclosure statements prior to applying for a financial product.

How will I pay for the services provided?

Your adviser's specific method of remuneration and fees, including referral fees, are detailed in their Adviser Profile. The exact remuneration and fee details will be disclosed to you in your SOA.

All fees will be payable to Lifespan. If your adviser's remuneration includes commission paid by a product provider, such commission payment will be made to Lifespan. Lifespan retains between 0% and 40% of all commissions and fees we receive. The remainder is passed on to your adviser.

How are any fees, commissions or other benefits calculated for providing the financial services?

The three stages of financial planning are Initial Advice, Implementation, and further Advice. There is usually a separate fee for each of the three stages. Your adviser's remuneration structure for each advice stage will be found in their Adviser Profile and the dollar value disclosed to you in the SOA.

All commissions are payments made by the insurance product provider and are calculated as a percentage of the premium paid on insurance products. Commissions are of two types: (a) upfront or initial; and (b) renewal or trail.

Fees can be based on a percentage of funds invested or funds under advice, hourly rates multiplied by the hours worked, an agreed dollar amount for the value of the specific service being performed, or a combination of these.

The fees can be collected by platforms and other product providers.

The typical ranges of fee rates for investments and commissions for insurance products are as follows:

- Upfront fees usually vary between nil and 5.5% of the investment amount, with superannuation related fees being capped at 5%. Example: $100,000 investment using a platform may involve an upfront fee payment of, say, 3% or $3,000, which could be deducted from your investment account and paid to Lifespan, leaving a net investment of $97,000.
- Ongoing fees typically range from 0.5% to 1.5% pa. Example: A portfolio of $300,000 may be subject to an ongoing portfolio review fee of 1% per annum paid quarterly. This would amount to $3,000 per annum.
- Upfront commissions can be up to 66% of the premium paid on insurance products.
- Renewal commissions can be up to 33%.

All applicable fees and commissions will be agreed to with your adviser and disclosed in your SoA or other advice document.

What should I know about any risks of the investments or investment strategies you recommend to me?

Lifespan advisers may only recommend to you investment products that are researched, analysed and approved by Lifespan. Your adviser should explain any significant risks of investments and financial planning strategies. If the adviser does not do so, you should contact us to explain those risks to you.

Who do I complain to if I have a problem with your services?

If you have a complaint about the service provided to you, you should take the following steps:

1. We believe that the people involved are best placed to resolve the complaint in a fair, timely and effective manner. Therefore, you should first contact your adviser and tell your adviser about your complaint.

   If your complaint is not satisfactorily resolved within 3 business days, it will be passed on to our Complaints Officer.
2. You can also lodge a complaint directly with our Complaints Officer by telephone on (02) 9252 2000 or, in writing, by email to advice@lifespanfp.com.au or in person at Suite 4, Level 24, 1 Market Street, Sydney NSW 2000. We will try to resolve your complaint quickly and fairly.
3. In either case, you will receive an acknowledgement of your complaint within 24 hours of lodging and a response to the complaint no later than 30 calendar days after receiving the complaint.
4. If you still do not receive a satisfactory outcome, you have the right to complain to the Australian Financial Complaints Authority (AFCA):

   - Online at www.afca.org.au,
   - Email at info@afca.org.au
   - Free call number 1800 931 678.
   - You can also write to AFCA at:

     Australian Financial Complaints Authority
     GPO Box 3
     Melbourne VIC 3001

   Lifespan is a member of AFCA.

Our Public Complaints Policy is available on our website or can be provided to you on request.

Lifespan Professional Indemnity Insurance and Compensation Arrangements

Lifespan holds Professional Indemnity Insurance that complies with the compensation arrangements under Section 912B of the Corporations Act. The Professional Indemnity Insurance policy we hold covers the financial services provided by Lifespan's past and present representatives, including our advisers, subject to the terms, conditions, and exclusions of the policy wording. This insurance is not intended to cover product failure or general investment losses. Lifespan's policy covers loss or damage suffered by retail clients due to breaches by Lifespan or your adviser of their respective obligations under Chapter 7 of the Corporations Act. This includes negligent, fraudulent, or dishonest conduct.

Privacy Collection Statement

The type of personal information we collect includes your name, address, contact details, trust or fund name, bank account details and tax file number (TFN).

We are authorised to collect the TFNs of investors under applicable taxation, personal assistance, and superannuation laws, including the Income Tax Assessment Act 1936 (Tax Laws). The collection, use and disclosure of TFNs is regulated by applicable Tax Laws, the Privacy (Tax File Number) Rule made under the Privacy Act and the Australian Privacy Principles. We only collect your TFN for purposes required or authorised by law, including for the purpose of reporting information to the Australian Taxation Office or to give you any TFN information that we may hold about you.

It is not an offence to withhold your TFN. However, if you choose not to provide your TFN when you open an account with us, there may be financial consequences such as your investments being charged at a higher tax rate than would otherwise apply.

We collect, hold, use, and disclose personal information for a range of purposes, including to:

- Provide you with personal financial product advice;
- Facilitate your investments into various financial products;
- Verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act (Cth) 2006;
- Respond to your enquiries;
- Process payments made to us;
- Perform administrative tasks and internal record-keeping;
- Provide you with customer service or technical support and deal with any complaints or feedback you have;
- Perform research and analysis and improve or develop our products or services;
- Manage our relationships with our clients, suppliers, and contractors;
- Assess and consider applications from prospective employees, contractors, and service providers;
- Organise events; and
- Comply with our legal and regulatory obligations.

We may disclose personal information to organisations that assist us with the above purposes, including our authorised representatives, other financial advisers, and our external service providers such as administrators and electronic identity verification providers. We may also disclose your personal information to law enforcement or government agencies (if requested and permitted under the law).

If you do not provide us with some or all the personal information that we ask for, we may not be able to provide you with personal financial product advice or assist you with your investments or insurance.

Lifespan may disclose your personal information to overseas recipients. If Lifespan discloses your personal information to an overseas insurance recipient, Lifespan will ensure that the overseas recipient is required to comply with the Australian Privacy Principles unless the recipient is subject to an equivalent or stricter privacy regime.

More detailed information about the way Lifespan uses and discloses your personal information is set out in our comprehensive Privacy Policy on Lifespan's website. Our Privacy Policy includes information about how you may access and seek correction of your personal information and how you may make a complaint about how your personal information has been handled by us.

If you have any questions regarding this Collection Notice, please contact Lifespan.

Contact Us

If you have any further enquiries, please contact:

Lifespan Financial Planning Pty Ltd

(ABN 23 065 921 735)

Australian Financial Services Licence No: 229892

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Sydney NSW 1230

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LIFESPAN Financial Planning

Adviser Profile

Information about your Lifespan Adviser

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.

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

Contact details

AgeWise Financial Planning
103 Grimshaw St
Greensborough VIC 3088
Mobile: 0408 537 061
Email: info@agewisefp.com.au

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.

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.

LIFESPAN Financial Planning

Adviser Profile

Information about your Lifespan Adviser

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

Contact details

AgeWise Financial Planning
103 Grimshaw St
Greensborough VIC 3088
Mobile: 0408 537 061
Email: info@agewisefp.com.au

AgeWise Financial Planning
Relax. We've got it.

Your Adviser

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

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 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

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 (All)
- 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 navigate difficult and often emotional financial decisions with confidence. She provides clear, practical advice that helps clients understand their options and make informed decisions about their future.

With more than 20 years of experience in the banking and finance industry, including senior roles as Project Manager and Operations Manager, Sonia brings strong analytical, strategic and problem-solving skills to her advice.

In addition to her corporate experience, Sonia contributes to the financial management of her family business, providing valuable real-world financial experience.

Sonia holds a Master of Business Administration (MBA), a Graduate Diploma of Financial Planning and an Associate Diploma in Banking and Finance. She has successfully completed the ASIC Financial Adviser Exam and is recognised as an accredited Retirement

Living + Aged Care Specialist®. Sonia is also certified to provide advice on Self-Managed Super Funds (SMSF's).

Sonia joined AgeWise Financial Planning in 2023 and has been working since then to help support the needs of new and ongoing clients. She is committed to help families make informed decisions during some of life's most significant transitions.

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.

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