



FSG – Advisor Profiles

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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.

<p>FAA Investment & Insurances Pty Ltd (FAA I&I) is a Corporate Authorised Representative (ASIC No. 1316660) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) Libra Financial Services is a trading name of FAA I&I.</p> <p>Dean Benfell is an Authorised representative (ASIC No. 1258653) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p>	<p>Address: Financial Advisers Australia Pty Ltd (FAA Group) Suite 3-7, Level 5, Tower 2, 55 Plaza Parade, Maroochydore QLD 4558 Ph: 07 5451 0022</p>
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Your Adviser

Dean Benfell is a Senior Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of FAA Investment & Insurances Pty Ltd (FAA I&I), a Corporate Authorised Representative of Lifespan.

Your Adviser's Authorisations

Dean 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
- Tax (financial) advice services

This means that Dean can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation (including advice relating to Self-Managed Superannuation Funds), retirement planning strategies and tax (financial) advices.

Other Services

In addition to the services provided under Lifespan as described above, other associated entities provide additional services which do NOT involve Lifespan in any way. These include:

- FAA Accounting Group Pty Ltd - Accounting, taxation services
- FAA Finance Pty Ltd - Home and personal loans
- FAA Property Pty Ltd - Property investment
- FAA Consulting Pty Ltd - Excelsior Management Program
- FAA Payroll & Admin Services Pty Ltd - Salary packaging.

Lifespan is NOT responsible for advice and work associated with products and services where he is not acting as an authorised representative of Lifespan.

Your Adviser's Experience

Dean has completed his Bachelor of Commerce (Financial Planning) from the University of the Sunshine Coast.

As a client of Dean's, you will have access to the full suite of professional services he offers. His primary focus is to understand your needs and objectives and to give you guidance so you will be in an informed position to make

an informed decision. After which he will ensure the successful implementation of the selected strategies on your behalf. It is only through his dedicated, professional, customer focused team that this is achieved in such an exceptional manner.

Cost of Advisory Services

At your initial meeting Dean will establish how he can assist you and gather the information required to prepare a financial plan.

Dean will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee based on a percentage of funds under advice or from the brokerage paid by the product issuers, or as per invoiced. A fee for portfolio preparation or, if investment recommendations are not implemented, a fee may also be charged. Ongoing advice that includes portfolio reviews is charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred. All fees/hourly rates noted are GST Incl.

Senior Financial Adviser	Up to \$770 hr
Junior Financial Adviser	Up to \$462 hr
Paraplanner	Up to \$418 hr
Preparation of Statement of Advice (SoA) (depending on complexity)	\$2,500 to \$12,100
Investment Portfolio Establishment *subject to minimum charge of \$2,750	2.20% *
Annual Portfolio Management & Review (depending on complexity) Ongoing Monitoring and Annual Review Service *subject to minimum charge of \$550	0.55%* to 1.50%
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

All fees are payable to Lifespan. Lifespan retains 5% and pays FAA Investment & Insurances Pty Ltd 95%.

Dean receives a salary and can also receive up to 15% of revenue from all new business along with bonus

payments from ongoing revenue subject to meeting his employment conditions. These include but are not limited to; complying with both legal obligations as well as company policies and procedures, providing a high level of service to clients, acting in the best interests of clients and client satisfaction.

Dean is also entitled to dividend if and when paid.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of \$200,000, the SoA fee could be \$2,500, of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I and of the \$2,375, up to \$356.25 is paid to Dean. Should you proceed with the advice, then the SoA fee will be waived and the establishment fee will be paid. The establishment fee could be \$4,400, of which \$220 is retained by Lifespan, \$4,180 is paid to FAA I&I and of the \$4,180, up to \$627 is paid to Dean. If you maintained the investment and assuming the balance of the investment remains at \$200,000, the annual portfolio management & review fee could be \$1,100 per annum, of which \$55 is retained by Lifespan and \$1,045 is paid to FAA I&I.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$2,500 of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I and of the \$2,375, up to \$356.25 is paid to Dean. Should you proceed with the advice, then the SoA fee will be waived.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$49 is retained by Lifespan and \$941 is paid to FAA I&I and of the \$941, up to \$141.15 is paid to Dean. The maximum renewal commission for the Upfront Option is currently 22% per annum which would result in a payment of \$330 per annum for as long as the policy remains in force, of which \$16 is retained by Lifespan and \$314 is paid to FAA I&I. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$25 is retained by Lifespan, \$470 is paid to FAA I&I.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.

Referral Fees

FAA I&I may pay the person or entity who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

ADVISER PROFILE

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Your Adviser

John Hehir is a Senior Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Financial Advisers Australia Pty Ltd. John is neither an employee or a director of FAA Investment & Insurances Pty Ltd (FAA I&I), a Corporate Authorised Representative of Lifespan.

Your Adviser's Authorisations

John 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
- Margin Lending
- Tax (financial) advice service

This means that John can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation (including advice relating to

Self-Managed Superannuation Funds) and retirement planning strategies.

Other Services

In addition to the services provided under Lifespan as described above, other associated entities provide additional services which do NOT involve Lifespan in any way. These include:

- FAA Accounting Group Pty Ltd - Accounting, taxation services
- FAA Finance Pty Ltd - Home and personal loans
- FAA Property Pty Ltd - Property investment
- FAA Consulting Pty Ltd - Excelsior Management Program
- FAA Payroll & Admin Services Pty Ltd - Salary packaging.

Lifespan is NOT responsible for advice and work associated with products and services where he is not acting as an authorised representative of Lifespan.

Financial Advisers Australia Pty Ltd does NOT provide tax (financial) advice services and does NOT receive financial advice fees or commission for tax (financial) advice services from Lifespan Financial Planning Pty Ltd.

All Tax (financial) advice services are provided by FAA Investment & Insurances Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Experience

John has completed his Diploma of Financial Services (Financial Planning) 1 through 6 and has worked in the Australian financial services market for over twenty-five years.

As a client of John's, you will have access to the full suite of professional services he offers. His primary focus is to understand your needs and objectives and to give you guidance so you will be in an informed position to make an informed decision. After which he will ensure the successful implementation of the selected strategies on your behalf. It is only through his dedicated, professional, customer focused team that this is achieved in such an exceptional manner.

Cost of Advisory Services

At your initial meeting John will establish how he can assist you and gather the information required to prepare a financial plan.

John will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee based on a percentage of funds under advice or from the brokerage paid by the product issuers. A fee for portfolio preparation or, if investment recommendations are not implemented, a fee may also be charged. Ongoing advice that includes portfolio reviews is charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred. All fees/hourly rates noted are GST Incl.

Senior Financial Adviser	Up to \$770 hr
Junior Financial Adviser	Up to \$462 hr
Paraplanner	Up to \$418 hr
Preparation of Statement of Advice (SoA) (depending on complexity)	\$2,500 to \$12,100
Investment Portfolio Establishment *subject to minimum charge of \$2,750	2.20% *
Annual Portfolio Management & Review (depending on complexity) Ongoing Monitoring and Annual Review Service *subject to minimum charge of \$550	0.55%* to 1.50%

Insurance Upfront commission Renewal commission *% is based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*
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All fees are payable to Lifespan. Lifespan retains 5% and pays FAA Investment & Insurances Pty Ltd 95%.

John receives a salary and as a director/shareholder of Financial Advisers Australia Pty Ltd; is entitled to a Director's drawing and/or dividend if and when paid.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of \$200,000, the SoA fee could be \$2,500, of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I. Should you proceed with the advice, then the SoA fee will be waived and the establishment fee will be paid. The establishment fee could be \$4,400, of which \$220 is retained by Lifespan, \$4,180 is paid to FAA I&I. If you maintained the investment and assuming the balance of the investment remains at \$200,000, the annual portfolio management & review fee could be \$1,100 per annum, of which \$55 is retained by Lifespan and \$1,045 is paid to FAA I&I.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$2,500 of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I and of the \$2,375. Should you proceed with the advice, then the SoA fee will be waived.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$49 is retained by Lifespan and \$941 is paid to FAA I&I. The maximum renewal commission for the Upfront Option is currently 22% per annum which would result in a payment of \$330 per annum for as long as the policy remains in force, of which \$16 is retained by Lifespan and \$314 is paid to FAA I&I. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$25 is retained by Lifespan, \$470 is paid to FAA I&I.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception, commission is returned to the product issuer by Lifespan.

Referral Fees

FAA I&I may pay the person or entity who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

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is a Corporate Authorised Representative (ASIC No. 1316660) of Lifespan Financial Planning Pty Ltd (AFSL: 229892). Libra Financial Services is a trading name of FAA I&I.

Nicole Neale is a Senior Authorised Representative (ASIC No. 1269862) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) and an employee of FAA Investment & Insurances Pty Ltd.

Your Adviser's Authorisations

Nicole 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)

This means that Nicole can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation, retirement planning strategies and tax (financial) advice services.

Other Services

In addition to the services provided under Lifespan as described above, other associated entities provide additional services which do NOT involve Lifespan in any way. These include:

- ☐ FAA Accounting Group Pty Ltd – Accounting, taxation services
- ☐ FAA Finance Pty Ltd – Home and personal loans
 - ☐ FAA Property Pty Ltd – Property Investment
- ☐ FAA Consulting Pty Ltd – Excelsior Management Program
- ☐ FAA Payroll & Admin Services Pty Ltd – Salary packaging

Lifespan is NOT responsible for advice and work associated with products and services where she is not acting as an authorised representative of Lifespan.



Address:

Financial Advisers Australia
Suite 3-7, Level 5, Tower 2
55 Plaza Parade
Maroochydore QLD 4558

Tel: 07 5451 0022

Email: nicole.neale@faa.net.au

Your Adviser's Experience

Nicole has been involved in financial services for over 18 years. She provides holistic financial planning advice to clients regarding structuring and managing their wealth.

Nicole holds a Master of Financial Planning degree, a Graduate Diploma of Applied Finance & Investment and a Bachelor of Commerce (Accounting & Finance). Nicole is an Associate member of the Financial Advice Association Australia, a qualified SMSF specialist (under SPAA) and a Justice of the Peace.

Nicole believes that building relationships is the most important part of her role as a Financial Adviser, and she loves meeting people that she feels she can help. As a client of Nicole's, you will have access to the full suite of professional services she offers. Her primary focus is to understand your needs and objectives and to give you guidance so you will be able to make an informed decision. After which she will ensure the successful implementation of the selected strategies on your behalf. It is only through her dedicated, professional, customer focused team that this is achieved in such an exceptional manner.

Outside of the office Nicole loves dogs, enjoys the beach, gardening and travel to exotic locations. She is engaged with the local community and an active member of the Coolum Surf Lifesaving Club.



Cost of Advisory Services

At your initial meeting Nicole will establish how she can assist you and gather the information required to prepare a financial plan.

Nicole will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee based on a percentage of funds under advice or from the brokerage paid by the product issuers, or as per invoiced. A fee for portfolio preparation or, if investment recommendations are not implemented, a fee may also be charged. Ongoing advice that includes portfolio reviews is charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred. All fees/hourly rates noted are GST Incl.

Senior Financial Adviser	Up to \$770 hr
Junior Financial Adviser	Up to \$462 hr
Paraplanner	Up to \$418 hr
Preparation of Statement of Advice (SoA) (depending on complexity)	\$2,500 to \$12,100
Investment Portfolio Establishment *subject to minimum charge of \$2,750	2.20% *
Annual Portfolio Management & Review (depending on complexity) Ongoing Monitoring and Annual Review Service *subject to minimum charge of \$550	0.55%* to 1.50%
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

All fees are payable to Lifespan. Lifespan retains 5% and pays FAA Investment & Insurances Pty Ltd 95%.

Nicole receives a salary and can also receive up to 15% of revenue from all new business along with bonus payments from ongoing revenue subject to meeting her employment conditions.

These include but are not limited to; complying with both legal obligations as well as company policies and procedures, providing a high level of service to clients, acting in the best interests of clients and client satisfaction.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of \$200,000, the SoA fee could be \$2,500, of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I and of the \$2,375, up to \$356.25 is paid to Nicole. Should you proceed with the advice, then the SoA fee will be waived and the establishment fee will be paid. The establishment fee could be \$4,400, of which \$220 is retained by Lifespan, \$4,180 is paid to FAA I&I and of the \$4,180, up to \$627 is paid to Nicole. If you maintained the investment and assuming the balance of the investment remains at \$200,000, the annual portfolio management & review fee could be \$1,100 per annum, of which \$55 is retained by Lifespan and \$1,045 is paid to FAA I&I.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$2,500 of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I and of the \$2,375, up to \$356.25 is paid to Nicole. Should you proceed with the advice, then the SoA fee will be waived.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$49 is retained by Lifespan and \$941 is paid to FAA I&I and of the \$941, up to \$141.15 is paid to Nicole. The maximum renewal commission for the Upfront Option is currently 22% per annum which would result in a payment of \$330 per annum for as long as the policy remains in force, of which \$16 is retained by Lifespan and \$314 is paid to FAA I&I. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$25 is retained by Lifespan, \$470 is paid to FAA I&I.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.

Referral Fees

FAA I&I may pay the person or entity who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.

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Your Adviser

Lionel Wootton-McDonald is a Senior Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of FAA Investment & Insurances Pty Ltd (FAA I&I), a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Lionel 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
- Margin Lending
- Tax (financial) advice services

This means that Lionel can assist you in meeting your financial planning needs and objectives in these areas, which include personal insurances, saving and investment as well as superannuation (including advice relating to Self-Managed Superannuation Funds), retirement planning strategies and tax (financial) advice services.

Other Services

In addition to the services provided under Lifespan as described above, other associated entities provide additional services which do NOT involve Lifespan in any way. These include:

- FAA Accounting Group Pty Ltd - Accounting, taxation services
- FAA Finance Pty Ltd - Home and personal loans
- FAA Property Pty Ltd - Property investment
- FAA Consulting Pty Ltd - Excelsior Management Program
- FAA Payroll & Admin Services Pty Ltd - Salary packaging.

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Your Adviser's Experience

Lionel Wootton-McDonald has been a financial planner for over 30 years. He has more than 35 years experience in the financial services industry.

Lionel deals with people from all walks of life. He has honed his financial planning skills over the years and has wide experience in meeting his clients' personal, business and corporate needs, objectives and goals

Lionel holds a Diploma in Financial Planning, is a CFP (Certified Financial Planner), a qualified Tax (Financial) Adviser (under TASA), a qualified SMSF specialist (under SPAA) and an Authorised Credit Representative.

As a client of Lionel's, you will have access to the full suite of professional services he offers. His primary focus is to understand your needs and objectives and to give you guidance so you will have the ability to make informed decisions about your financial planning needs. He will ensure the successful implementation of the selected strategies on your behalf. It is only through his dedicated, professional, customer focused team that this is achieved in such an exceptional manner.

Cost of Advisory Services

An initial meeting Lionel will establish how he can assist you and gather the information required to prepare a financial plan.

Lionel will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Payment will be either by way of a fee based on a percentage of funds under advice or from the brokerage paid by the product issuers. A fee for portfolio preparation or, if investment recommendations are not implemented, a fee may also be charged. Ongoing advice that includes portfolio reviews is charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount as agreed between you and your adviser.

The basis for the fee for the SoA will be agreed upon with you before any advice is provided or costs incurred. All other fees are fully disclosed in the Statement of Advice and Product Disclosure Statement prior to any charges being incurred. All fees/hourly rates noted are GST Incl.

Senior Financial Adviser	Up to \$770 hr
Junior Financial Adviser	Up to \$462 hr
Paraplanner	Up to \$418 hr
Preparation of Statement of Advice (SoA) (depending on complexity)	\$2,500 to \$12,100
Investment Portfolio Establishment *subject to minimum charge of \$2,750	2.20% *
Annual Portfolio Management & Review (depending on complexity) Ongoing Monitoring and Annual Review Service *subject to minimum charge of \$550	0.55%* To 1.50%
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%*

All fees are payable to Lifespan. Lifespan retains 5% and pays FAA Investment & Insurances Pty Ltd 95%. Lionel receives a salary and can also receive up to 20% of revenue from all new business along with bonus

payments from ongoing revenue subject to meeting his employment conditions.

These include but are not limited to; complying with both legal obligations as well as company policies and procedures, providing a high level of service to clients, acting in the best interests of clients and client satisfaction.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of \$200,000, the SoA fee could be \$2,500, of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I and of the \$2,375, up to \$475 is paid to Lionel. Should you proceed with the advice, then the SoA fee will be waived and the establishment fee will be paid. The establishment fee could be \$4,400, of which \$220 is retained by Lifespan, \$4,180 is paid to FAA I&I and of the \$4,180, up to \$836 is paid to Lionel. If you maintained the investment and assuming the balance of the investment remains at \$200,000, the annual portfolio management & review fee could be \$1,100 per annum, of which \$55 is retained by Lifespan and \$1,045 is paid to FAA I&I.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$2,500 of which \$125 is retained by Lifespan, \$2,375 is paid to FAA I&I and of the \$2,375, up to \$475 is paid to Lionel. Should you proceed with the advice, then the SoA fee will be waived.

If you take out a life insurance policy with an annual premium of \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$49 is retained by Lifespan and \$941 is paid to FAA I&I and of the \$941, up to \$188 is paid to Lionel. The maximum renewal commission for the Upfront Option is currently 22% per annum which would result in a payment of \$330 per annum for as long as the policy remains in force, of which \$16 is retained by Lifespan and \$314 is paid to FAA I&I. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$25 is retained by Lifespan, \$470 is paid to FAA I&I.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.

Referral Fees

FAA I&I may pay the person or entity who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.