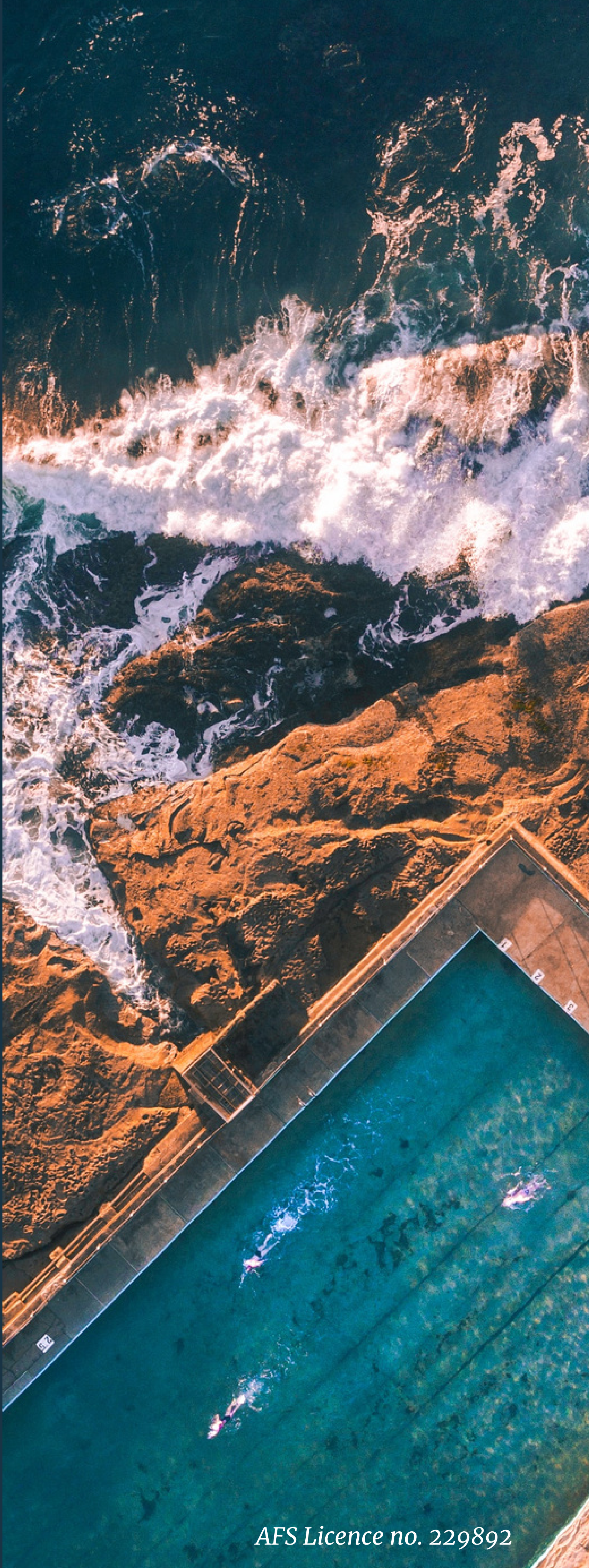
Lifespan
FINANCIAL PLANNING

Support and freedom to thrive, your way.



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"As one of Australia's largest privately owned adviser communities, we're here to help.

We understand your advice business and how to support you to get the most out of it, with access to tailored business support, education, and a robust and reasonable compliance approach that puts your client's needs first."

JOHN ARDINO

Executive Chair & Founder
Lifespan Financial Planning

OUR CHAIRMAN'S MESSAGE

Since 1994 Lifespan has been focused on helping its adviser community to thrive! Whether through supporting the growth and sustainability of advice businesses, or enabling greater connection with clients.

We recognise and value the importance of financial literacy and Australians being able to access quality financial advice. We look forward to discussing whether Lifespan might be the perfect partner for your business.

John Ardino

OUR CEO'S MESSAGE

I am proud of the tight-knit community that we have built at Lifespan. We pride ourselves on being approachable and easy to deal with, at every level of our business. We treat our adviser community like family, and family is very important to us.

Our primary focus is to ensure we provide you the support to build a quality advice business, with the peace of mind of knowing that we are here for the long term.

With Lifespan, you have the freedom to grow at your own pace, and we are always available to listen, understand and solve problems together.

Please do not hesitate to reach out to discuss if Lifespan might be the right fit for your business in the future.

Eugene Ardino

EUGENE ARDINO

Chief Executive Officer
Lifespan Financial Planning

WHO IS LIFESPAN

SINCE 1994

Lifespan is a leading community of professional, client-focused financial advisers. Since 1994, we have grown to become one of Australia's largest privately owned advice communities, delivering the flexibility to choose the right solutions for your business and your clients, and on-call support when you need it.

IT IS ALL ABOUT COMMUNITY

Community is just as important to us, as it is to you.

Our advisers and the Lifespan team connect and grow together, sharing ideas, insights, and encouragement.

We continue to grow and attract new advisers looking for a collaborative licensee partner, who want to be a part of an open, professional, and inclusive advice community.

ABOUT US

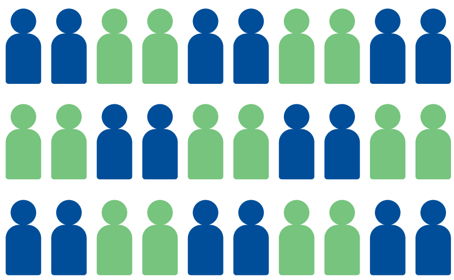
Thrive, with a supportive community.

We believe in making every aspect of operating your advice business:

- **Simpler** - by sharing the burden of ongoing regulatory change, with robust and reasonable processes.
- **More flexible** - the option to tailor your service levels to your business needs.
- **More certain** - with the reassurance of knowing we're here for the long-term.

PROFESSIONAL PARTNER
FINANCIAL PLANNING ASSOCIATION *of* AUSTRALIA

Lifespan Financial Planning is a Professional Partner of the Financial Planning Association of Australia (FPA).



OVER 30 STAFF TO SUPPORT YOUR ADVICE BUSINESS INCLUDING:

7 PRACTICE DEVELOPMENT

12 COMPLIANCE & TECHNICAL

49

AVERAGE AGE OF A LIFESPAN ADVISER

35%

STEADY ADVISER GROWTH

% adviser growth over the past 12 months

50

ADVISERS HAVE BEEN WITH US MORE THAN 10 YEARS

SUPPORT AND FREEDOM TO THRIVE

Grow your business your way.

Lifespan empowers your entrepreneurial spirit, working to support you to provide quality advice to your clients.

We support a wide range of investment and insurance platforms and products.

WIDE CHOICE OF PLATFORM & PRODUCTS

With our Approved Product List containing most mainstream platforms, advisers can enjoy seamless transfers to Lifespan & continue to write business on platforms they know and trust.

WIDE CHOICE OF INSURANCE PROVIDERS

The Lifespan Approved Product List contains all major retail insurance providers and we enjoy strong relationships with all providers.

WE SHARE YOUR VISION

We understand your business and how to help you get the most out of it.

EDUCATION

In addition to our annual national conference, we offer you professional development opportunities via PD Days (3 times a year), as well as regular exclusive training sessions.
To keep your learning up-to-date, all Lifespan advisers have access to Kaplan OnTrack to help you undertake, record, and manage your Continuing Professional Development.

TAILORED BUSINESS SUPPORT

One of the main reasons advisers partner with Lifespan is our individualised approach to practice management support. With a well-resourced team dedicated to supporting your business to grow, you can focus on what is important to you.

ROBUST AND REASONABLE COMPLIANCE

Compliance is not about making your advice process more complicated.

A robust and reasonable approach to compliance ensures that your client is provided quality advice, appropriate for their circumstances. We are highly resourced to provide ongoing support and guidance through our Plancheck process.

This provides you peace of mind regarding advice delivered by you and your Lifespan adviser community.

OUR MANAGEMENT TEAM

EUGENE ARDINO

Chief Executive Officer

EUGENE SERRAVALLE

Compliance & General Manager

MARCELO FERNANDEZ

Chief Financial Officer

ALAN MCTIGHE

National Dealer Development Manager (NSW based)

OUR MANAGEMENT TEAM

MICHAEL GERSHKOV

National Practice Manager (VIC based)

LISA NG

National Practice Development Manager (SA based)

KEVIN MAYNE

National Practice Development Manager (QLD based)

LISA GREGORY

Marketing Development Manager

MANAGED PORTFOLIO & MDA SOLUTIONS

TRANSFORM YOUR BUSINESS

Our Managed Portfolio & MDA solutions enable you to provide efficient and responsive advice to clients. The service enables you to streamline your advice delivery and outsource the portfolio management to the experts.

With 30 portfolio options, the Lifespan Managed Portfolio & MDA service offers a suite of Strategic Asset Allocation 'SAA' blended, with Tactical Asset Allocation 'TAA' portfolios, including a low-cost index option.

BRIAN LONG

Senior Investment Specialist- Managed Accounts

Brian Long works alongside the Lifespan Practice Development team, to support and educate advisers to effectively use the Lifespan Managed Portfolio and MDA service with their clients.

Education is key. Alongside Brian educating and supporting advisers, we have a wealth of client material to assist advisers to explain and educate their clients regarding the MDA and managed portfolios.

Brian is also a valuable member of the Lifespan Investment Committee.

RESEARCH

JOHN KOUNADIS

Research Manager

Lifespan employs a dedicated in-house research manager, John Kounadis, who maintains the APL, our managed portfolios, and shares his expertise across our advice community.

John has an in-depth understanding of the funds management process, as well as the macroeconomic environment. He is well placed to evaluate products and identify the underlying skill sets of investment managers.

If there's a product you wish to recommend not already on our broad APL, there is a straightforward and reasonable specific approval process in place.

Lifespan also provides access to MerceriS research, and you have the freedom to use an alternative research house, should you prefer.

PARAPLANNING

Should you prefer to outsource your paraplanning, Lifespan offers both internal paraplanning solutions and outsourced providers who are familiar with the use of the Lifespan templates.

Our pricing is very competitive and we work closely with you, to make the process as smooth as possible.

EDUCATION PATHWAYS

We have developed education pathways for our advice community. To support this we provide access to discounted Kaplan Professional modules and work closely with advisers to ensure that FASEA requirements are met.

These services are available to all advisers under our licensee services, and we encourage you to discuss what you need from an educational perspective so that we can be of assistance.

MARKETING

We are passionate about enabling our advice community to engage and connect with their clients and prospective clients. We provide a range of marketing services to support this, including newsletter content, and a comprehensive client communication library. We also work with practices assisting with communication and digital strategy.

ADVISER REMUNERATION PAYMENTS

Adviser payments are paid twice a month and include detailed breakdowns regarding the source of the remuneration and each client account. We can also accommodate the direct payment of any agreed referral fees to joint venture partners if needed.

We use REVEX to process and administer adviser payments. You are encouraged to subscribe to access detailed remuneration reporting for your practice.

FEES

We understand that every advice practice has its individual needs and cashflow. We enable advisers to negotiate a competitive arrangement with us that meets these needs.
Depending on the needs and preference of your business, fees can take the form of an:

- agreed adviser/licensee % share arrangement, including a reduced monthly amount or;
- annual fixed fee.

TRANSITION ALLOWANCES

Transitioning to a new licensing arrangement can be disruptive and at times financially overwhelming. We may offer fee waivers or discounts during the initial transition period, to support you during this process.

QUAY FINANCE

KAPLAN PROFESSIONAL

MERCER

THOMSON REUTERS CLEARDOCS

Class

LawOnline

wealthdigital.

iress

midwinter a Bravura company

MORNINGSTAR

SUPPORTING YOUR BUSINESS YOUR WAY

We understand your business and how to help you get more out of it.

We are here for you. We pride ourselves on being accessible and responsive in the service and support that we provide our Lifespan community.

You can benefit from our well-resourced team, whilst experiencing the personal care and connection of our tight-knit advice community.

We also value our strong relationships with professional partners, across technology, education, product and platform, compliance, research, technical and so much more. We will engage the very best services that will support you to provide quality advice to your clients.

SELF-LICENSEE SOLUTIONS

We understand that one size does not fit all.

Lifespan Partnership

Lifespan Financial Planning offers a self-licensing solution to those practices that are looking to operate under their own AFSL. Lifespan Partnership provides existing and aspiring self-licensees with a comprehensive suite of support services.

Lifespan Partnership will help you:

- **Focus on your business**, and reduce the distractions that come with operating your own AFSL.
- **Spend more time with your clients**, and less time managing your licence requirements.
- **Trust** that your ongoing compliance support is backed by an independent expert in conjunction with a privately owned Licensee, providing up-to-date and best practice compliance resources.
- **Manage your Responsible Manager obligations** with peace of mind that comes from appropriate training and guidance.
- **Access licensee services** that are flexible, and modularised to enable you to mix and match the services that best suit your needs at any time.
- **Control your certainty** as you navigate your personal self-licensee journey.

JILL TUNKIN

Lifespan Partnership National Practice Consultant

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WHAT IS NEXT?

Whatever your success looks like, we'll help you get there.

Your brand and cultural identity are important. We understand this and will work closely with you to ensure that this continues to grow and thrive.

It's not all about us. We will promote and support your brand identity.

We provide the **flexibility** for you to choose the right solutions for your business and your clients.

You have the **freedom** to grow at your own pace, with our support.

We will **share the burden** of compliance, with a robust and reasonable compliance approach.

We **understand** how disruptive the transition may be, and will work with you to make it as seamless as possible.

FOR MORE INFORMATION

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