LIFESPAN
Financial Planning

Public Complaints Policy

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Lifespan Financial Planning

This Public Complaint Policy has been produced by Lifespan Financial Planning Pty Ltd ('Lifespan', 'we', 'us' and 'our'). Lifespan was established in August 1994 and is privately owned. 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.

Our commitment to you

Lifespan has Internal Dispute Resolution (IDR) procedures in place to ensure that complaints, in respect of the financial services our representatives and we provide to clients, are managed fairly, effectively and efficiently. Consumer access to fair, timely and effective dispute resolution is an essential part of the financial services consumer protection framework. We encourage all our representatives to cultivate an organisational culture that welcomes feedback and values complaints.

If you have a complaint

As a client, you have a right to make a complaint if you are dissatisfied with Lifespan or its representative, their products or services, staff or the handling of a complaint. The process of lodging a complaint is a free service.

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.

2. If you do not feel comfortable dealing directly with your adviser, you can also lodge a complaint directly with our Complaints Officer by:
   - Phone us on (02) 9252 2000 or,
   - Email us at advice@lifespanfp.com.au
   - Mail us at PO Box Q1917, Queen Victoria Building NSW 1230
   - In person at Suite 4, Level 24, 1 Market Street Sydney 2000.

Complaints may be lodged by telephone, email, letter, social media, in person, or online. Complaints do not need to be in writing.

Need additional help to lodge your complaint?

Should you wish for someone to act on your behalf in making a complaint, you can nominate a representative or advocate. Representatives might include financial counsellors, legal representatives, family, friends and members of parliament. For privacy reasons, we may need your consent to discuss your circumstances with them.

What happens when you lodge a complaint?

We will acknowledge your complaint in writing within 24 hours (one business day) of receiving your complaint or as soon as possible. The acknowledgement will detail the process, including timeframes and the availability of the external dispute resolution body (AFCA) if the complaint is not resolved to your satisfaction.

Your financial adviser may attempt to resolve the complaint but must do so within 3 days, at which time the complaint will be escalated to our Complaints Officer.

We will assess and determine your complaint objectively and without bias, with input from your financial adviser and you. As part of our assessment process, we may request further information or documentation from your financial adviser and you. We aim to resolve the complaint quickly, fairly and efficiently.

If we are unable to resolve your complaint to your satisfaction within five business days (in the first instance), we will respond to you in writing within 30 calendar days from the date we receive your complaint. If we anticipate delays in our response, we will advise you as soon as possible but no later than the 30-day response period.

Our written IDR response to you will include:

a) the final outcome of your complaint (either confirmation of actions taken by the firm to fully resolve the complaint or reasons for rejection or partial rejection of the complaint);

b) your right to take the complaint to AFCA if you are not satisfied with the IDR response; and

c) the contact details for AFCA.

If you accept our determination, we will finalise (formally or otherwise) the complaint by providing you with the particular remedy specified in our response.

If you feel our response and/or determination is inadequate or if you have not received a response within 30 days, you have the right to complain to the Australian Financial Complaints Authority Limited (AFCA). Lifespan is a member of AFCA.

AFCA can be contacted on 1800 931 678. You can also submit an online complaint form available at www.afca.org.au, or you may write to them at info@afca.org.au or GPO Box 3, Melbourne VIC 3001. This service is provided to you free of charge.