

# 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 1 July 2021. 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><b>Retirement and Beyond Financial Planning</b> is a Corporate Authorised Representative (ASIC No.1302541) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)</p> <p><b>Sharon Kennedy</b> is an Authorised Representative (ASIC No.429100) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).</p>	<p>4024/37c Harbour Road, Hamilton QLD 4007 Mobile: 0415 094 256 Email: hello@retirementandbeyond.com.au</p>
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## Your Adviser

Sharon Kennedy is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of Retirement and Beyond Financial Planning, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

## Your Adviser's Authorisations

Sharon 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 Sharon 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.

## Other Services

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

Sharon is an Aged Care Specialist with the FPA and is also a member of the Association of Independently Owned Financial Professionals.

## Your Adviser's Experience

Sharon has been involved within the financial services area since the early 80's holding roles within corporate and personal superannuation for large banks and insurance companies.

She became a financial planner in 2009 specialising in SMSF's and personal superannuation. Sharon's passion for retirement planning advice became prevalent to her in 2012 as this is a specialist area that requires a thorough knowledge and understanding of Centrelink & DVA entitlements.

Sharon's experience allows her clients to be better equipped to access government support includes carers allowance, Age Pension, Disability Support Pension, Commonwealth Home Support Program entitlements, Home Care funding and aged care.

Sharon has completed the following studies:

- Master of Financial Planning
- Ethics and Financial Professionalism in Financial Advice.
- SMSF Statement of Attainment
- Mental Health First Aider Accreditation
- Aged Care Steps Accreditation
- Diploma in Financial Planning
- Advanced Diploma in Financial Planning
- Graduate Certificate in Financial Planning
- Graduate Diploma in Financial Planning

## Cost of Advisory Services

An initial 20-minute phone consultation to discuss your financial circumstances is complimentary. This is to understand your current situation and to analyse what services you may require from us. At the conclusion of this phone consultation, you receive an email to re-cap on our discussion including your next steps should you decide to proceed further.

Should a formal meeting be required, a flat fee of \$330 (incl GST) is invoiced at the time of the meeting. In your meeting, Sharon will gather further information required to prepare a financial plan.

She will discuss the fee with you and provide you with a detailed engagement letter for the advice you are seeking, and you sign off prior to any work commencing.

We will rebate your initial meeting fee should you engage our services further.

Payment can either be paid from your product provider (if applicable) or invoiced to you directly. This fee is a fixed fee based on the complexity of the advice and includes implementation of the advice.

Ongoing advice that includes portfolio reviews are charged as a fixed fee and varies according to the complexity and structure, 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.

<b>Preparation of Statement of Advice (SoA)</b> (depending on complexity)	\$2,200 to \$10,000 (Incl GST)
<b>Fee for Service</b>	
Annual review meeting	\$330 pa
Record of Advice (ROA)	\$980 pa (Incl GST)
Statement of Advice (SOA) – Fee to be agreed upon and will depend upon complexity.	As per engagement letter
Services Australia/DVA updates	
Annual Fee – billed annually in advance and update when your circumstances change.	\$550 pa (Incl GST)
<b>Gold Class Ongoing Service Packages</b>	
<b>For those who are either time poor or just want peace of mind that someone else takes control</b>	

Single (fixed fee) – invoiced monthly or quarterly. Can be invoiced directly to you or debited from your product provider (if applicable).	\$4,500 pa (Incl GST)
Couple (fixed fee) – invoiced monthly or quarterly. Can be invoiced directly to you or debited from your product provider (if applicable).	\$6,480 pa (Incl GST)
SMSF/Complex structure or strategy – invoiced monthly or quarterly. Can be invoiced directly to you or debited from your product provider (if applicable).	Negotiable
The fees above may increase with CPI. We will discuss the ongoing services at each annual review and sign new agreements (if applicable)	
<b>Admin Service</b>	
Assistance with completing the aged care assessment paperwork.	\$550 each (Incl GST)
Additional documents required for the aged care assessment.	\$330 each (Incl GST)
Review monthly statements for a period of up to 3 months from your chosen aged care home.	\$330 (Incl GST)
The fees above may increase with CPI.	

**All fees include 10% GST.**

**All fees are payable to Lifespan. Lifespan retains 12% and pays Retirement and Beyond Financial Planning 88%. Sharon 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 \$300,000, the SoA fee could be \$3,500, of which \$420 is retained by Lifespan, \$3,080 is paid to Retirement and Beyond Financial Planning.

#### [Example for Strategic Advice \(no product\)](#)

If you receive strategic advice, the SoA fee could be \$3,300, of which \$396 is retained by Lifespan, \$2,904 is paid to Retirement and Beyond Financial Planning.