***This Financial Services Guide (FSG) is issued by Lifespan Financial Planning Pty Ltd ('Lifespan'), which holds Australian Financial Services Licence number 229892.***

Lifespan has approved WPFP Group Pty Ltd (ACN 623 340 698) (AFSL 526282) (`WPFP Group') and Wilson Pateras Wealth Pty Ltd (ACN 644 195 344) (`Wilson Pateras`), authorised representative of WPFP Group, to provide this document to you. Your WPFP Group financial adviser will provide you with their own Financial Services Guide and Adviser Profile, which will outline your adviser's remuneration and other important information.

This FSG describes Lifespan's managed discretionary account (**MDA**) services to assist you to decide whether to use our MDA services. It also outlines your rights as a client and Lifespan's obligations and responsibilities as the MDA Provider.

You have the right to ask us about our charges, the type of services 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.

### Who provides the financial services offered in the guide?

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

### The key matters covered by the FSG include the following:

- who Lifespan is;
- how we can be contacted;
- how Lifespan is 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

WPFP Group will provide you with a Statement of Advice ('SOA') when they recommend our MDA service to you, i.e. advice that takes into consideration your personal objectives, financial position and needs. The SOA will explain the advice, the reasons for the advice and how your adviser will be remunerated.

### Who is Lifespan?

Lifespan is a holder of 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 services. 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.

### Who is responsible for the financial services provided to me?

Lifespan is responsible for the MDA Service provided to you. WPFP Group and your financial adviser are responsible for the financial advice they provide you. WPFP Group is not an agent, subsidiary, related party or authorised representative of Lifespan. Lifespan is **NOT** responsible for any financial advice or services provided to you by WPFP Group or your financial adviser.

### Does Lifespan have any relationships or associations with product issuers?

Lifespan has no ownership connections with any financial product issuers.

### What financial services are available to me?

Lifespan offers a Managed Discretionary Account ('MDA Account') service for clients who have entered into a contract with us to provide this service ('MDA Contract'). This enables us to invest in financial products on behalf of a client and/or manage a client's investment portfolio on a discretionary basis in accordance with an investment strategy ('Investment Program') which has been pre-agreed with the client ('MDA Service').
The discretion can be used to rebalance the client's investments, or replace one investment with another in order to achieve the objectives of the Investment Program without contacting the client in advance to obtain the client's authority to make the changes.

### Our authorisations

We hold Australian financial services licence (AFSL) No. 229892, which authorises us to deal in relation to MDA services.

### What are the significant risks associated with using an MDA service?

(a) Lifespan will make changes to your investments and exercise corporate actions without seeking your prior authority. We will only make adjustments which are consistent with our understanding of your relevant personal circumstances and the agreed Investment Program. You are bound by our actions and the changes we make to your investments. It is important you understand what you are authorising us to do on your behalf. You should discuss this with us before entering into the MDA Contract if you have any concerns or questions.

(b) Lifespan's investment decisions may not always be profitable and may at times result in losses for the following reasons:

i. Investments are subject to various market, currency, economic, political and business risks. These risks may also affect the value of your investments and the return you may receive.

ii. Different strategies may carry different levels of risk, depending on the investments that make up the strategy. Investments with the highest long-term returns may also carry the highest level of short-term risk. The level of risk for each person will vary depending on a range of factors, including age, investment time frames where other parts of their wealth are invested; and their risk tolerance.

iii. The value of investments and the level of returns will vary. Future returns may differ from past returns. Returns are not guaranteed, and you may lose some of your money.

(c) The laws affecting MDA services may change in the future.

(d) There is also a risk that Lifespan's, investment management and investment decisions will not achieve your expectations and needs.

As a result of these risks, neither Lifespan nor any related or associated person or body corporate guarantees or makes any representations concerning the future performance of the MDA service, any managed funds or securities (shares), the return of capital, any specific level of performance, the success or tax effect of any strategy Lifespan may use, or the success of Lifespan's overall decisions pursuant to the authority.

### How you will deal with us

We offer a MDA service. If you choose to use this service, we will manage your investment portfolio on a discretionary basis in accordance with an Investment Program recommended by your financial adviser. This means that we do not need to contact you before making a change to your investments that is within the scope of the agreed Investment Program.

### How do I provide instructions?

Instructions you provide should be communicated to Lifespan in writing. These instructions should be forwarded in an email, fax or posted letter to Lifespan.

### How do you know if you require our MDA Services?

Your financial adviser, an authorised representative of WPFP Group, will recommend our MDA service to you in a SOA if they consider it is appropriate for you.

### The BT Panorama Platform

We only invest in financial products that are available through BT Panorama and Panorama Super ('Platform'). BT Portfolio Services Limited ABN 73 095 055 208 AFS Licence 233715 ("BT Portfolio Services") is the administrator and custodian of the Platform. BT Portfolio Services has appointed The Hong Kong and Shanghai Banking Corporation Limited, Sydney Branch ABN 65 117 925 970 AFSL 301737 (HSBC) (Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Ave, Sydney, NSW, 2000) as the sub-custodian to provide custody services to in relation to listed securities where we have chosen the nominee holding option. The trustee of Panorama Super is BT Funds Management Limited ABN 63 002 916 458 AFS License 233724 ('Trustee').

The Platform will arrange to hold and administer your investments for you. Therefore, in order to open an MDA Account with Lifespan, you will have to apply to the Platform to establish an account with them.

If your Investment Program includes listed securities, then Lifespan will at its discretion either use a broker appointed by the administrator or appoint a broker ('Broker') to execute trades on the relevant financial markets on your behalf.

In selecting BT Portfolio Services, a multitude of factors were considered, including but not limited to its experience and qualifications as well as its financial soundness. We looked at their administration systems, the comprehensiveness of their processes, and their ability to provide the services on time. We also considered the quality and timeliness of data that they provide. Another important factor was the cost of services and their competitiveness in the market.

On a regular basis, we will review BT Portfolio Services in these areas and other attributes to ensure that they maintain acceptable standards of service delivery to us and our clients and meet any relevant criteria.

### Who prepares the Investment Program?

Your financial adviser from WPFP Group will prepare your Investment Program and provide it to you.

The Investment Program will be included in a SOA (which complies with Division 3 of Part 7.7 and Div 2 of Part 7.7A of the Corporations Act) that will be given to you before you enter into the MDA Contract.

The Investment Program will also contain:

- Information about the nature and scope of the discretions that we will be authorised and required to exercise under the MDA Contract and any investment strategy that is to be applied in exercising those discretions; and
- Information about any significant risks associated with the MDA Contract; and
- The basis on which your adviser considers the MDA Contract to be suitable for you; and
- That the MDA Contract may not be suitable for you if you have provided us with inaccurate or limited information about your relevant personal circumstances, and that the service may not be suitable for you if those circumstances change.

### Who is responsible for reviewing the Investment Program?

Your financial adviser will review the suitability of your Investment Program and the MDA Contract at least once every 13 months to ensure that they remain suitable for you. Your adviser will contact you to arrange this review. You can request changes to your Investment Program at any time through your adviser, whose contact details can be found in your Statement of Advice.

### Do I have to enter into a MDA Contract for Lifespan to provide MDA Services?

Yes. Before Lifespan can provide you with any MDA services, you must first enter into an MDA Contract with us. This MDA Contract will set out the terms and conditions of the MDA service.

### How are my investments administered and held?

Lifespan uses the Platform to administer your MDA Account and provide transaction and reporting services in respect of your MDA Account.

**For non-super investments:** BT Portfolio Services Limited or a sub-custodian will hold the legal title to the investments in your MDA Account, and you will have beneficial ownership of those investments.

**For super and pension investments:** BT Portfolio Services Limited or a sub-custodian will hold the legal title to the super and pension investments in your MDA Account. The Trustee is responsible for managing Panorama Super, and holds the beneficial interest in the investments selected.

BT Portfolio Services is responsible for managing the Platform and its service providers to ensure that it complies with all legal requirements and operates in the best interests of investors.

BT Portfolio Services will give you its own FSG and disclosure document to review before you open an account on the Platform.

### Voting Rights

You will not be able to exercise voting rights or decide whether to take advantage of corporate actions such as share buybacks and rights issues; we will do this for you.

## Fees and costs associated with the MDA Service

**Consumer Advisory Warning**

**DID YOU KNOW?**

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

**TO FIND OUT MORE**

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a managed investment fee calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged for Lifespan's MDA Service. These fees and costs may be deducted from your investments or the returns on your investment or from the assets that your MDA Account holds.

Our investment decisions may also have capital gains and income tax consequences for you, depending on your personal circumstances. You should seek advice on the tax implications of your MDA Account.

You should read all of the information about fees and other costs because it is important to understand their impact on your investment.

**Fees and costs summary**

| **MDA Service** | | |
|---|---|---|
| **Type of fee or cost** | **Amount[1]** | **How and when paid** |
| **Ongoing annual fees and costs** | | |
| *Management fees and costs*<br><br>The fees and costs for managing your investment[2] | 0.20% - 1.16% p.a.<br><br>The amount for each investment portfolio is shown in the 'Additional explanation of fees and costs' section on page 6. | Our MDA Service Fee is calculated and accrues daily and is payable monthly in arrears from your cash account to Lifespan Financial Planning.<br><br>Indirect fees and expenses, including fees charged by underlying fund managers, will be reflected in the value of the investments held within your MDA Account. |
| *Performance fees*<br><br>Amounts deducted from your investment in relation to the performance of the MDA Service[2] | 0.00% - 0.08% p.a.<br><br>The amount for each investment portfolio is shown in the 'Additional explanation of fees and costs' section on page 6. | Indirect performance fees charged by underlying fund managers will be reflected in the value of the investments held within your MDA Account. |
| *Transaction costs*<br><br>The costs incurred by your MDA Account when buying or selling assets[2] | 0.00% - 0.14% p.a.<br><br>The amount for each investment portfolio is shown in the 'Additional explanation of fees and costs' section on page 6. | Transaction costs are paid from your MDA Account whenever Lifespan Financial Planning buys or sells an investment on your behalf.<br><br>For direct equities, a brokerage fee is deducted from your MDA Account and paid to the stockbroker who arranges the trade at the time of settlement.<br><br>Whenever Lifespan Financial Planning buys or sells an investment in an underlying managed fund or ETF, a buy-sell spread (a type of transaction cost) is applied to the unit price and paid to the issuer of the managed fund or ETF. |
| **Member activity related fees and costs (fees when your money moves in or out of the MDA Service)** [1] | | |
| Establishment fee<br>The fee to open your MDA Account | Nil | Not applicable |

| MDA Service | | |
|---|---|---|
| **Type of fee or cost** | **Amount[1]** | **How and when paid** |
| Contribution fee[2]<br>The fee on each amount contributed to your MDA Account | Nil | Not applicable |
| Buy–sell spread<br>An amount deducted from your investment representing costs incurred in transactions by your MDA Account | Nil | Not applicable |
| Withdrawal fee<br>The fee on each amount you take out of your MDA Account | Nil | Not applicable |
| Exit fee[2]<br>The fee to close your MDA Account | Nil | Not applicable |
| Switching fee<br>The fee for changing investment options | Nil | Not applicable |

1. *All amounts are estimates based on the most current information available. All amounts are shown inclusive of GST, net of any reduced input tax credits.*
2. *See the section 'Additional explanation of fees and costs' below for further information.*

**Additional explanation of fees and costs**

The fees and costs for managing your MDA Account will vary depending on the following:

- Whether your investments are in Super or non-Super;
- The portfolio in which you are invested; and
- The amount you invest.

**Adviser Remuneration**

The Management costs do not include the fees charged by your financial adviser for their services. Your WPFP Group financial adviser will tell you about their fees in their Financial Services Guide and Statement of Advice.

**Management fees and costs**

The following management fees and costs will be incurred and are included in the amount disclosed in the table above at 'Management fees and costs':

- **MDA Service Fee**
  Sometimes referred to as a portfolio management fee. This is the fee we charge for managing your investments in accordance with your investment program.

- **Indirect Costs**

  If a portfolio invests in exchange traded funds, listed investment companies or managed investment schemes (managed funds), the investment managers of these products will charge fees (which may include performance fees) for their services based on the value of your investment (as will the managers of any exchange traded funds, listed investment companies or managed funds in which they invest, and so on). These indirect costs will vary depending on the portfolio(s) in which your MDA Account invests. Indirect costs are paid from the assets of each exchange traded fund, listed investment company or managed fund and will be reflected in the share/unit price. Lifespan Financial Planning negotiated fee rebates with some fund managers. The fees shown are net of rebates.

**Performance fees**

The following performance fees will be incurred and are included in the amount disclosed in the table above at 'Performance fees':

- **Underlying performance fees**

  If a portfolio invests in exchange traded funds, listed investment companies or managed investment schemes (managed funds), the investment managers of these products may charge performance fees. Any such performance fees will be paid from the assets of the underlying product and reflected in the share/unit price for that product.

**Transaction costs**

The following transaction costs will be incurred and are included in the amount disclosed in the table above at 'Transaction costs':

- **Brokerage for direct share transactions** – Each time Lifespan Financial Planning or a managed portfolio manager buys or sells direct shares in your portfolio, you will be charged 0.11% (for listed equities) or 0.18% (for ETFs) of the value of the transaction. This fee is deducted from the cash allocation of your Tailored Portfolio at the time the transaction is settled.
- **Buy-sell spread -** If a model portfolio invests in underlying managed funds, there will be a difference between the price paid to acquire the investment and the price for which it could be sold at that time. This is called the buy-sell spread. The estimated buy-sell spread is between 0% and 1.11% of the value of the investment. This means that if we invest $25,000 into a managed fund on your behalf, the price paid will be up to $277.50 more than the investment could be sold for at that time. The buy-sell spread is retained by the investment manager; we do not receive any part of it.

**Fee ranges for each investment portfolio (% p.a.)**

| Portfolio Name | Management fee and costs | Performance Fee | Transaction Costs |
|---|---|---|---|
| Wilson Pateras - Active Alpha Conservative | 0.65% - 0.95% | 0.00% - 0.03% | 0.02% - 0.12% |
| Wilson Pateras - Active Alpha Moderately Conservative | 0.73% - 1.03% | 0.01% - 0.05% | 0.04% - 0.14% |
| Wilson Pateras - Active Alpha Balanced | 0.75% - 1.05% | 0.03% - 0.07% | 0.04% - 0.14% |
| Wilson Pateras - Active Alpha Growth | 0.81% - 1.11% | 0.03% - 0.07% | 0.02% - 0.12% |
| Wilson Pateras - Active Alpha High Growth | 0.86% - 1.16% | 0.04% - 0.08% | 0.01% - 0.11% |
| Wilson Pateras - Active Beta Conservative | 0.21% - 0.51% | 0.00% - 0.02% | 0.03% - 0.13% |
| Wilson Pateras - Active Beta Moderately Conservative | 0.21% - 0.51% | 0.00% - 0.02% | 0.02% - 0.12% |
| Wilson Pateras - Active Beta Balanced | 0.20% - 0.50% | 0.00% - 0.02% | 0.02% - 0.12% |
| Wilson Pateras - Active Beta Growth | 0.25% - 0.55% | 0.00% - 0.02% | 0.03% - 0.13% |
| Wilson Pateras - Active Beta High Growth | 0.25% - 0.55% | 0.00% - 0.02% | 0.02% - 0.12% |

**Fee and cost changes**

Our MDA Service Fee will be reviewed from time to time. We will provide at least 30 days' notice to you before any increase in the MDA Service Fee.

The Platform may increase its fees from time to time. They will notify you directly before doing so.

**Platform fees**

The Platform charges fees for providing administration, reporting and custodial services to your MDA Account. A fixed dollar fee of **$540 pa** for a Panorama Investments/Super single account, regardless of your account balance or the investments you hold and an asset-based fee as detailed in the table below. For grouped accounts, the fixed fee is **$400 pa** per account.

| Investment balance | Fee rate (single accounts only) | Fee rate (for grouped accounts) |
|---|---|---|
| $0 to $500,000 | 0.15% pa | 0.15% pa |
| $500,000 to $1,000,000 | 0.15% pa | 0.10% pa |
| $1,00,000 to $2,500,000 | Nil | 0.03% pa |
| Over $2,500,000 | Nil | Nil |

The Administration fee - account based is calculated on a daily basis, and applies from the time of your first deposit into Panorama Investments. The fee is deducted from your transaction account monthly or upon closure of your Panorama Investments/Super account.

The Administration fee - asset based is calculated monthly, based on your total average daily balance. The fee is deducted from your transaction account monthly or upon closure of your Panorama Investments/Super account.

**Expense recovery**

Panorama Super: Up to $300 pa per Panorama Super account for expenses incurred in relation to the Operational Risk Financial Requirement (ORFR). The exact amount deducted from your account will be confirmed in your Annual Statement. During the financial year ending 30 June 2025, expense recovery was charged at a flat dollar rate of $15.07 per Panorama Super account, plus 0.0135% pa of the account balance.

The Administrator intends to exercise its right to recover expenses in respect of costs that relate to your Super account, which include government levies and complying with legislative requirements.

**Multiple accounts:** When accounts are grouped, their balances are combined to calculate the total group balance. The Administration fee- asset based is calculated on the total group balance, and any reduction in the Administration fee – asset based is apportioned across the grouped accounts based on the balance held in each account. Therefore, the fee reduction for each account will vary depending on the individual account balance and the balances of all grouped accounts. The Administration fee - account based and expense recovery are payable for each account as per the table above.

**Tax**

The trades that we make on your behalf through your MDA Account may incur capital gains tax. The income derived from any dividends or distributions may incur income tax. Both of these will affect your tax position. Therefore, you should seek professional advice on the tax implications of your MDA Account.

**Example of annual fees and costs of the MDA Service**

This table gives an example of how the ongoing annual fees and costs in the balanced portfolio option for the MDA Service can affect your investment over a one-year period. You should use this table to compare the MDA Service with other MDA services.

| **Example: Wilson Pateras – Active Alpha Balanced investment portfolio in Panorama Super*** | | **Balance of $50,000 with a contribution of $5,000 during the year** |
|---|---|---|
| Contribution Fees | Nil | For every additional $5,000 you put in, you will be charged $0. |
| **PLUS** Management fees and costs | 1.05% per annum | **And,** for every $50,000 you have in the balanced portfolio, you will be charged or have deducted from your investment $527.35 each year. |
| **PLUS** Performance fees | 0.07% per annum | **And**, you will be charged or have deducted from your investment $35.00 in performance fees each year. |
| **PLUS** Transaction costs | 0.14% per annum | **And**, you will be charged or have deducted from your investment $70.50 in transaction costs. |
| **EQUALS** cost of Lifespan Balanced investment portfolio | 1.27% per annum | If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees and costs in the range of: **$632.85 - $696.14**** **What it costs you will depend on the investment option you choose and the fees you negotiate.** |

* The example is illustrative only and includes GST, net of any reduced input tax credits. As the balanced portfolio does not include direct shares, no direct share fees are shown in this example.
** Depending on when the additional contribution was made during the year

**Cost of product information**

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your investment over a 1-year period for all investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product assumes a balance of $50,000 at the beginning of the year with a contribution of $5,000 during the year. (Additional fees such as an establishment fee or an exit fee may apply: refer to the Fees and costs summary for the relevant option.)

You should use this figure to help compare the MDA Service with other MDA services.

| **Portfolio Name** | **Cost of product ($ pa)** | | |
|---|---|---|---|
| Wilson Pateras - Active Alpha Conservative | 548.25 | - | 603.07 |
| Wilson Pateras - Active Alpha Moderately Conservative | 608.28 | - | 669.11 |
| Wilson Pateras - Active Alpha Balanced | 632.85 | - | 696.14 |
| Wilson Pateras - Active Alpha Growth | 650.28 | - | 715.30 |
| Wilson Pateras - Active Alpha High Growth | 674.90 | - | 742.39 |
| Wilson Pateras - Active Beta Conservative | 333.30 | - | 366.63 |
| Wilson Pateras - Active Beta Moderately Conservative | 329.05 | - | 361.96 |
| Wilson Pateras - Active Beta Balanced | 322.10 | - | 354.31 |

| Portfolio Name | Cost of product ($ pa) |
|---|---|
| Wilson Pateras - Active Beta Growth | 351.20 - 386.32 |
| Wilson Pateras - Active Beta High Growth | 346.40 - 381.04 |

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

If you have a complaint about Lifespan's MDA Service provided to you, you should take the following steps:

1. Contact Lifespan and tell us 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 at Suite 4, Level 24, 1 Market Street, Sydney NSW 2000. We will try to resolve your complaint quickly and fairly.

   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.

3. 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, by email at info@afca.org.au or on the 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 full Complaints Management Policy is available on our website or can be provided to you on request.

   If you have a complaint about the financial advice provided to you, then you should refer to your financial adviser's FSG to determine what to do if you have a complaint against them.

### 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, 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.

### What information do you maintain in my file and can I examine my file?

As a provider of financial services, we are subject to certain legislative and regulatory requirements, which necessitate us obtaining and holding detailed information that personally identifies you and/or contains information or an opinion about you. In addition, our ability to provide you with financial services is dependent on us obtaining certain personal information about you.

We will collect information either directly from you or your financial adviser or, on your authority, make investigations with others to obtain the information, e.g. other professional advisers, accountants, superannuation funds, insurance and investment providers, etc.

The primary purpose for the collection, maintenance and use of your personal information is to adequately provide to you the services you have requested.

If you do not disclose the information, then the services may not be provided to you adequately or at all.

We maintain a record of your personal profile including details of your personal objectives, financial position and needs. We also maintain records of any recommendations made to you. We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. If you wish to examine your file, please ask us. We will make arrangements for you to do so.

### Our Privacy Policy

We are committed to protecting your privacy. We use the information you provide us to provide financial services to you. We provide your information to the product issuers with whom you choose to deal (and their representatives).

We do not trade, rent or sell your information or disclose it to overseas recipients. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

Our business is governed by legislation protecting your personal information, including the Privacy Act 1988 and Australian Privacy Principles (APPs).

Our privacy policy is available on our website or on request from us directly as detailed below.

### Contact Us

If you have any further enquiries, please contact:

Lifespan Financial Planning Pty Ltd
Suite 4, Level 24, 1 Market Street
Sydney NSW 2000

Postal Address:
PO BOX Q1917
Queen Victoria Building
Sydney NSW 1230

Telephone: (02) 9252 2000
Facsimile: (02) 9252 2330
advice@lifespanfp.com.au

Lifespan Financial Planning Pty Ltd
(ABN 23 065 921 735)
Australian Financial Services Licence No: 229892
www.lifespanfp.com.au

### *Additional Privacy Information*

*Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at www.oaic.gov.au*