Lifespan FINANCIAL PLANNING Support and freedom to thrive, your way.

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 and Schedule of Services and Fees dated 15 January 2024. 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 J Donovan & Associates Pty Ltd Trading as Phase 3 Retirement Solutions is a Corporate Authorised Representative (ASIC No. 1305553) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) **Peter John Donovan** is an Authorised Representative (ASIC No. 297694) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).	Suite 2B, 1990 Logan Road, Upper Mount Gravatt Queensland 4122. Tel: 0414 347 287 Mobile: 0414 347 287 Email: peter@phase3rs.com.au

Your Adviser

Peter John Donovan is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee/director of P J Donovan & Associates Pty Ltd trading as Phase 3 Retirement Solutions, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Peter 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 (excluding Self-Managed Superannuation Fund)
- Tax (financial) advice services

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

Other Services

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

Your Adviser's Experience

I have been involved in the Financial Services Industry since 1977.

My ethos is that financial advice is "all about you and not about me."

Providing Aged Care and Centrelink advice are 2 of my specialities ensuring that there are no conflicts with combining the 2 and maximising entitlements.

My offering is holistic, including evaluation of Centrelink eligibility, completing forms and applications, attending Centrelink appointments, and keeping records up to date. I can also assess what is the most efficient way to fund Home Care Packages or Residential Aged Care entry. Seeking Professional Advice in the Aged Care space is a "must" as you only get one chance to get it wrong!!

I am an accredited Aged Care Specialist and my studies, accreditations and practical experience in recent years have homed in on these skills.

In my spare time I enjoy lawn bowls and everything to do with cricket.

Education and Qualifications	• Bachelor of Commerce (Griffith University) • Diploma of Financial Planning (Deakin University) • Aged Care & Centrelink Masters Subject (University of NSW) • CERTIFIED FINANCIAL PLANNER® (FPA Australia) • Accredited Aged Care Professional (Aged Care Steps) • FASEA Code of Ethics National Exam • Commissioner for Declarations (Queensland)
Memberships	• Financial Advice Association of Australia (FAAA)

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge **with the exception of aged care and Centrelink which are charged on an hourly rate**.. At this meeting Peter will establish how he can assist you and gather the information required to prepare a financial plan. My hourly rate is $363 including GST.

Peter will discuss the fee basis with you and agree on the method of charging prior to any advice is provided or cost incurred. Also, fees are fully disclosed in the Statement of Advice and Product Disclosure Statements.

Payment can be collected through a platform, by direct debit or invoiced. A fee for the preparation of the Statement of Advice will be charged even if the recommendation is not implemented. For insurance, the commission may be paid by the insurance provider. Further advice that includes portfolio reviews are charged as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	$1,980 To $7,500
Further Advice (Review(s)) (depending on services)	$1,980 To $4,100
Hourly rate	$363
Insurance Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	 Up to 66%* Up to 33%*

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 10% and pays Phase 3 Retirement Solutions 90%. Peter receives a salary and as a director/shareholder of Phase 3 Retirement Solutions 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 the SoA fee could be $4,345, of which $434.50 is retained by Lifespan, $3,910.50 is paid to P J Donovan & Associates Pty Ltd Trading as Phase 3 Retirement Solutions. If you maintained the investment and assuming you engage in an Ongoing Service Arrangement*, the annual review fee might be $1,980 per annum, of which $198 is retained by Lifespan, $1,800 is paid to *P J Donovan & Associates Pty Ltd Trading as Phase 3 Retirement Solutions.*
**this depends on the OSA chosen by the client.*

Referral Fees

Peter does not receive any referral fees nor does he pay any referral fees. Any referrals are given in good faith and the client and referrer negotiate the fees payable for their services e.g. solicitors, stockbrokers, accountants, and aged care placement agencies.