LIFESPAN Financial Planning

Adviser Profile

Information about your Lifespan Adviser

This Adviser Profile is issued by Lifespan Financial Planning Pty Ltd (Lifespan), Australian Financial Services Licence number 229892. This Adviser Profile forms part of the Lifespan Financial Services Guide (FSG) dated 9 October 2026. These documents should be read together. This document provides important information about your Adviser, including their qualifications and experience, the areas in which they are authorised to provide advice, how they are paid, and the fees and costs you may be charged. It is designed to help you to make an informed decision about the financial advice provided to you. Lifespan has authorised its authorised representatives to provide this document to you.

Retirement and Beyond Pty Ltd t/as Retirement and Beyond Financial Planning
is a Corporate Authorised Representative (ASIC No.1302541) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Sharon Kennedy is an Authorised Representative (ASIC No.429100) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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Your Adviser

Sharon Kennedy is a Financial Planner, 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. Sharon is an Aged Care Professional through the Financial Advice Association Australia (FAAA) as well as an accredited aged care specialist with Aged Care Steps

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)
- Tax (financial) advice services.

This means that Sharon can assist you in meeting your financial planning needs and objectives in these areas, including:

- Aged Care Planning
- Centrelink/DVA advice and services
- Cash flow and money management
- Savings and investing
- Superannuation (incl SMSF)
- Retirement planning strategies
- Tax (financial) advice

Your Adviser's Experience

Sharon has been involved within the financial services area since the early 1980'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, Support at Home and Aged Care.

Sharon has completed the following studies:

- Master of Financial Planning
- Ethics and Financial Professionalism in Financial Advice.
- SMSF Statement of Attainment
- 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 phone consultation to discuss your financial circumstances is complimentary. This is to understand your current situation as well as analyse what services you may require. At the conclusion of this phone consultation, you receive an email to re-cap on our discussion including next steps should you wish to engage my services further.

Should a more formal meeting be required, a flat fee of $550 (incl GST) is invoiced at the time of the meeting. In your meeting, Sharon will gather further information required to prepare a financial plan or strategic discussion paper.

Sharon will also 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.

The initial meeting fee is rebated should you engage my services further.

Payment can be paid either via direct debit or invoiced to you directly. This fee is a fixed fee based on the complexity of the advice and includes implementation of the advice.

Review of your financial plan is charged as a fixed fee and varies according to the complexity and structure, as agreed between you and your financial planner.

The basis for the fee for the SoA and Aged Care advice 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.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity) (Incl GST)	$3,200 to $10,000 Engagement letter provided
Aged Care (discussion paper) Single (Incl GST) Couple (Incl GST) Complex Strategy	 $3,385 $4,220 Negotiable
Fee for Service Annual review meeting (Incl GST) + Record of Advice (ROA) (Incl GST) or	 $550 pa $1,980 pa
Statement of Advice (SOA) – Fee to be agreed upon and will depend upon complexity. No *rebate available on the meeting fee for reviews.* Services Australia/DVA updates Annual Fee – billed annually in advance and updated when your circumstances change. Administration Service package for aged care planning	TBA via Engagement letter Various Packages available – Engagement letter provided
12-month fixed fee service Packages For those who are either time poor or want peace of mind that someone else takes control Single (fixed fee) – invoiced monthly/quarterly/annually. Can be invoiced directly to you or debited directly from your bank account. Couple (fixed fee) – invoiced monthly/ quarterly/Annually. Can be invoiced directly to you or debited directly from your bank account. SMSF/Complex structure or strategy – invoiced monthly/quarterly/annually. Can be invoiced directly to you or debited directly from your bank account.	 $4,500 pa (Incl GST) $6,480 pa (Incl GST) Negotiable
The fees above may increase with CPI. We will discuss the services at each review and sign new agreements (if applicable). *All fees include 10% GST*	

All fees are payable to Lifespan. Lifespan retains 9.5% and pays Retirement and Beyond Financial Planning 90.5%. 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 $333 is retained by Lifespan, $3,167 is paid to Retirement and Beyond Financial Planning.

Example for Strategic Advice (no product)

If you receive strategic advice, the SoA fee could be $3,385, of which $322 is retained by Lifespan, $3,063 is paid to Retirement and Beyond Financial Planning.

All fees are based on a fixed fee arrangement.
We do not charge any percentage-based fees nor receive commissions from any referral sources.