1 April 2025

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 08 December 2023. 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.

AMD Financial Planning Pty Ltd is a Corporate Authorised Representative (ASIC No. 1281557) of Lifespan Financial Planning Pty Ltd (AFSL: 229892) **Ashley Davison** is an Authorised Representative (ASIC No.1002815) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).	1428 Toorak Road Camberwell Vic 3124 Mobile: 0410 427465 Email: ashley@amdfinancial.com.au

Your Adviser

Ashley Davison is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of AMD Financial Planning, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Ashley is the Principal Adviser of the practice and has been providing personal advice services to clients since 2000. Ashley has completed a Diploma of Financial Planning (financial services) at Deakin University. He is a member of the Financial Planning Association of Australia (FPA).

Your Adviser's Authorisations

Ashley 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)
- Margin Lending
- Tax (financial) advice services

This means that Ashley 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, aged care and tax (financial) advice 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.

Your Adviser's Experience

Ashley completed his secondary schooling in 1988 and in 1989 he trained and worked in a large bank based mainly in Camberwell Victoria progressing through a variety of positions before deciding to commence as a Financial Planner.

Ashley joined Commonwealth Financial Planning Pty Ltd (owned by Commonwealth Bank) in December 1999 as a Financial Planner. He then studied and completed a Diploma of Financial Planning (Financial Services) at Deakin University. Whilst in this role, Ashley gained valuable experience advising thousands of clients on a wide variety of financial planning issues. Ashley provided financial advice at Commonwealth Bank until January 2020 when he left and joined Lifespan.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is obligation free. Ashley will establish how we can assist you and gather the information required to prepare a financial plan.

Ashley will discuss the fee basis with you and agree on the method of charging prior to proceeding. Payment will be either by way of a fee based on the funds under advice or from the brokerage paid by the product issuers, or as per invoiced. A fee for portfolio preparation or, if investment recommendations are not implemented, may also be charged. Ongoing advice that includes portfolio reviews may be charged on a percentage fee basis which varies according to the portfolio amount, complexity and structure, or as a fixed dollar amount 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.

Preparation of Statement of Advice (SOA) (depending on complexity)	$0 up to $12,750
Investment Portfolio Establishment The Implementation Fee will typically be charged as a dollar amount. In some situations, this could be charged as a percentage of the amount invested or a combination of both of the above, as agreed with you. The fee for service may be determined by any of the following: • An agreed fee; • A percentage of funds under advice of up to 2.5% (including GST) depending on the complexity of your circumstances; • A combination of both of the above.	$0 up to $12,750 As agreed with you
Annual Portfolio Management & Review Annual Review Service *subject to minimum charge of $550 Ongoing Monitoring and Review	Minimum charge of $550 up to $15,500 Negotiable / As agreed with you
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 7.5% and pays AMD Financial Planning 92.5%. Ashley receives a salary and as a director of AMD Financial Planning Pty Ltd 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 $100,000, the SOA fee could be $1,000, of which $75 is retained by Lifespan, $925 is paid to AMD Financial Planning Pty Ltd.
If you invest $100,000 the establishment fee could be $2,750, of which $206.25 is retained by Lifespan and $2,543.75 is paid to AMD Financial Planning Pty Ltd.
If you maintained the investment and assuming the balance of the investment remains at $100,000, the annual portfolio management & review fee will be $770 per annum, of which $57.75 is retained by Lifespan and $712.25 is paid to AMD Financial Planning Pty Ltd.

Example for Risk (Insurance) Products

If you receive advice regarding insurance, the SOA fee could be $500 of which $37.50 is retained by Lifespan and $462.50 is paid to AMD Financial Planning Pty Ltd. Should you proceed with the advice, then the SOA fee could be waived. However, if the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back.
If you take out a life insurance policy with an annual premium of $1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be $990, of which $74.25 is retained by Lifespan and $915.75 is paid to AMD Financial Planning Pty Ltd. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of $330 per annum for as long as the policy remains in force, of which $24.75 is retained by Lifespan and $305.25 is paid to AMD Financial Planning Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or $495, of which $37.13 is retained by Lifespan and $457.87 is paid to AMD Financial Planning Pty Ltd.

This commission has what is called a 'responsibility period' imposed by the risk product issuer. This means that if the policy is cancelled within the first 1-2 years of inception commission is returned to the product issuer by Lifespan.