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.

Anstey Wealth Management Pty Ltd

is a Corporate Authorised Representative (ASIC No. 1263555) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Felicia Anstey is an Authorised Representative (ASIC No. 252644) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Contact details

Serviced Office: Level 2, Building 8/22 Magnolia Drive, Brookwater QLD 4300
361 Mount Walker West Road, Lower Mount Walker QLD 4340
PO Box 48, Rosewood QLD 4340
Mobile: 0412 797 723
Email: felicia@assuredfuture.com.au

Your Adviser

Felicia Anstey is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a Director of Anstey Wealth Management Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Felicia 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
- Managed Discretionary Accounts
- Retirement Savings Account Products
- Securities
- Superannuation
- Margin Lending
- Tax (financial) advice services

This means that Felicia 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 services.

Your Adviser's Experience

Felicia Anstey holds a Dual Master's Degree in Professional Accounting and Business Administration, a diploma in Financial Planning, coupled with 20 years in the finance and insurance industry. Her mission is help you secure your future.

Felicia is a member of the Financial Planning Association of Australia and passed the FASEA exam.

Felicia is an accredited aged care specialist with Aged Care Steps.

Cost of Advisory Services

Felicia offers an initial phone call. This allows Felicia to identify your current situation, what you are looking to achieve and the strategies that can help you.

Felicia will always give you a quote and wait for your approval, before any fees are payable.

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 invoice. 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.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	$4,750 - $16,000
Implementation Fee	$1,000- $3,000
Annual Portfolio Management & Review Annual Review Service *subject to minimum charge of $3,500	Up to 2%*
Insurance Upfront commission Renewal 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 0% and pays Anstey Wealth Management Pty Ltd 100%. Felicia receives a salary and as a director of Anstey Wealth Management 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 $300,000, the SoA fee could be $5,750, of which $0 is retained by Lifespan and $5,750 is paid to Anstey Wealth Management Pty Ltd. If you implement the advice, the implementation fee could be $1,000, of which $0 is retained by Lifespan and $1,000 is paid to Anstey Wealth Management Pty Ltd, a total of $6,750. If you choose to receive ongoing services, assuming the balance remains $300,000, the annual fee will be $3,500, of which $0 is retained by Lifespan and $3,500 is paid to Anstey Wealth Management Pty Ltd.

Example for Risk Products

If you receive advice regarding an investment of $200,000, the SoA fee could be $5,750 of which $0 is retained by Lifespan, $5,750 is paid to Anstey Wealth Management Pty Ltd. 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 $0 is retained by Lifespan, $990 is paid to Anstey Wealth Management Pty Ltd. The maximum renewal 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 $0 is retained by Lifespan and $330 is paid to Anstey Wealth Management Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or $495, of which $0 is retained by Lifespan, $495 is paid to Anstey Wealth Management 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.