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.

PFPIS Pty Ltd trading as PREMIER FINANCIAL PLANNING & INVESTMENT SERVICES
is a Corporate Authorised Representative (ASIC No.1306310) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Troy Bartlett is an Authorised Representative (ASIC No. 461927) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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Your Adviser

Troy Bartlett is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of ***PFPIS Pty Ltd trading as PREMIER FINANCIAL PLANNING & INVESTMENT SERVICES,*** a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



Your Adviser's Authorisations

Troy 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 Troy 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.

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

Troy has been involved in financial services for over 10 years advising clients about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurances.
Troy completed his secondary schooling in 2002. He completed his Advanced Diploma through Kaplan professional in 2018.
Troy Bartlett is director of PFPIS Pty Ltd trading as PREMIER FINANCIAL PLANNING & INVESTMENT SERVICES. As an Authorised Representative, Troy believes in helping his clients build a comprehensive program to make the most of their earning potential during their working years, as well as helping them with their retirement planning, superannuation, risk insurance and estate planning needs. He achieves this by striving to provide quality advice, personalised service, and practical ideas to deliver superior solution.
Outside of the office Troy enjoys everything relating to sports, family and friends. He has an extensive sports background and is currently a junior football coach. He loves watching kids develop and reach their full potential.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Troy will establish how

he can assist you and gather the information required to prepare a financial plan.
Troy 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.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	Starting from a Minimum of $660 up to a Maximum of $16,500
Investment Portfolio Establishment (depending upon amount of time & complexity)	Starting from a Minimum of $0 to a Maximum of $16,500
Annual Portfolio Management & Review Annual Review Service or Ongoing Assistance and Review (depending upon frequency of reviews, complexity and amount of time required)	Starting from a Minimum of $4,400 p.a. (or 0.55% whichever is greater) up to a Maximum of 1.0% p.a.
Hourly rate	$330
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 0% and pays Premier Financial Planning and Investment Services 100%. Troy receives a salary and Director's drawing/ dividend if and when paid.

Fee Examples:
Example for Investment Products
If you receive advice regarding an investment of $500,000, the SoA fee could be $3,300, of which $0 is retained by Lifespan, $3,300 is paid to Premier Financial Planning and Investment Services. Or we could charge a one-off implementation fee of $3,300, of which $0 is retained by Lifespan, $3,300 is paid to Premier Financial Planning and Investment Services. If you maintained the investment and assuming the balance of the investment remains at $500,000, the annual portfolio management & review fee could be $3,850 (0.77%) per annum, of which $0 is
retained by Lifespan, $3,850 is paid to Premier Financial Planning and Investment Services.

Example for Risk Products
If you receive advice regarding insurance, the SoA fee could be $660 of which $0 is retained by Lifespan, $660 is paid to Premier Financial Planning and Investment Services. Should you proceed with the advice, then the SoA fee may 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 $0 is retained by Lifespan, $990 is paid to Premier Financial Planning and Investment Services. 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 $0 is retained by Lifespan, $330 is paid to Premier Financial Planning and Investment Services. 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 Premier Financial Planning and Investment Services.

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.