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)

**Robert Morris** is an Authorised Representative (ASIC No. 344802) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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## Your Adviser

Robert Morris is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an director of Premier Financial Planning & Investment Services is a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

*Robert Morris*



## Your Adviser's Authorisations

Robert 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 (incl Self Managed Superannuation)
- Tax (financial) advice services

This means that Robert 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

## Your Adviser's Experience

Robert has been involved in the Financial Services Industry for over 35 years. Robert has spent the last 15 years specialising in private practice and has the ability to make complex situations easy and understandable. Robert is continually upskilling through studies and short courses to enhance his expertise as a Financial Planner. He has Certified Financial Planner (CFP) accreditation through the Financial Planning Association of Australia (FAAA).

Robert believes in helping clients build a comprehensive plan to make the most of their earning potential during their working years, as well as helping to aid in retirement, superannuation both personal and self-managed (SMSF) and estate planning needs. Through quality personalised advice coupled with practical ideas and strategies, complex advice is delivered in a professionally.

## Cost of Advisory Services

An initial meeting to discuss your financial circumstances is free of charge. At this meeting Robert will establish how he can assist you and gather the information required to prepare a financial plan.

Robert 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 may be charged on a percentage fee basis which varies according to the portfolio amount, or as a fixed dollar amount depending on the complexity and structure, as agreed with your adviser.

## Fee Schedule

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|---|---|
| **Preparation of Statement of Advice (SoA)** (depending on complexity) | $660 to $16,500 |
| **Implementation Fee**<br>(depending on complexity and portfolio size) | $0.00 to $8,800 |
| **Further Advice (Review(s))**<br>< $200,000<br>> $200,000<br>*subject to minimum charge of $4,400 p.a.<br><br>Or a fixed fee | Starting from a minimum of $440 p.a. or 0.55% whichever is greater) up to a maximum of 1.00% p.a. |
| **Hourly rate** | $330 |
| **Insurance**<br>Upfront commission<br>Renewal commission<br>*% based on amount of premium and is paid by the insurance provider | <br>Up to 66%*<br>Up to 33%* |

***All fees include 10% GST.***
***All fees are payable to Lifespan. Lifespan retains 0.00% and pays Premier Financial Planning & Investment Services 100%. Robert receives as a director of Premier Financial Planning & Investment Services 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 $500,000, the SoA fee could be $3,300, of which $0 is retained by Lifespan, $3,300 is paid to Premier Financial Planning & Investment Services. If you invest $500,000 the implementation fee could be $1,500, of which $0.00 is retained by Lifespan, $1,500 is paid to Premier Financial Planning & Investment Services. If you maintained the investment and assuming the balance of the investment remains at $500,000, the annual review fee could be $3,300 per annum, of which $0.00 is retained by Lifespan, $3,300 is paid to Premier Financial Planning & Investment Services.

Example for Risk Products
If you receive advice regarding insurance, the SoA fee could be $660 of which $0.00 is retained by Lifespan, $660 is paid to Premier Financial Planning & Investment Services. Should you proceed with the advice, then the SoA fee will 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 $0.00 is retained by Lifespan, $990 is paid to Premier Financial Planning & Investment Services. 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 $0.00 is retained by Lifespan, $330 is paid to Premier Financial Planning & Investment Services. Where a level commission option is selected, it could be as much as 33%, or $495, of which $0.00 is retained by Lifespan, $495 is paid to Premier Financial Planning & 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.