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.

K G Meuwissen trading Pty Ltd as Wealtheon
is a Corporate Authorised Representative
(ASIC No.1277316) of Lifespan Financial Planning Pty Ltd
(AFSL: 229892)

Kristopher Meuwissen is an Authorised representative
(ASIC No. 422483) of Lifespan Financial Planning Pty Ltd
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Your Adviser

Kristopher Meuwissen is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of K G Meuwissen Nominees PTY Ltd trading as Wealtheon, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Kristopher 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
- Margin Lending
- Superannuation – All
- Tax (financial) advice services

This means that Kristopher 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 is not acting as an authorised representative of Lifespan.

Your Adviser's Experience

Kristopher has been working in the Financial Advice industry since 2010 and providing advice since 2012. Kristopher loves to work with all clients from young professionals to retirees, and specialises in Superannuation, Insurance, Investment Planning, Tax Planning and Retirement Planning. Kristopher is holds a Masters in Financial Planning as well as a Diploma of Financial Planning and a Graduate Diploma in Strategic Leadership. Kristopher was a national finalist in six categories in the 2021 Independent Financial Advice Awards and was named the Client Servicing Individual of the Year. Kristopher is always looking to further his learning, and has high ambitions to be ranked amongst the best financial advisers in Australia.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is charged at $300 inc. GST. At this meeting Kristopher will establish how he can assist you and gather the information required to prepare a financial plan.

If you cancel your initial appointment within 72 hours of the agreed time you may be subject to a cancellation fee of $150 inc. GST.

Kristopher will discuss the fee basis with you and agree on the method of charging prior to proceeding. Please refer to our Fee Document for full information on our services and costs.

Payment will be either by way of a fee based on a percentage of funds under advice or from the brokerage paid by the product issuers or as 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 & Implementation of Statement of Advice	Minimum of $3,300 up to 3.3% of assets under management
Ongoing Service Annual Review Service	Minimum of $3,300 up to 2.2% of assets under management p/a
Insurance Upfront commission Ongoing commission *% based on amount of premium and is paid by the insurance provider	 Up to 66%* Up to 22%*
Additional or Ad Hoc Review	$1,650
Additional or Ad Hoc Portfolio Review	$1,100

All fees include 10% GST.

Kristopher charges an ad-hoc fee of up to $440 inc GST per hour for work completed.

All fees are payable to Lifespan. Lifespan retains 8% and pays Wealtheon 92%. Kristopher receives a salary and as a director/shareholder of Wealtheon 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 approximately $100,000, the SoA Preparation and Implementation fee could be $5,500, of which $440 is retained by Lifespan, $5,060 is paid to Wealtheon.

If you maintained the investment and assuming the balance of the investment remains at $100,000, the annual portfolio management & review fee may be $2,200 per annum, of which $176 is retained by Lifespan, $2,024 is paid to Wealtheon.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be $4,400 of which $352 is retained by Lifespan, $4,048 is paid to Wealtheon. 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 $1500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be $990, of which $79.20 is retained by Lifespan, $910.80 is paid to Wealtheon.

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 $26.40 is retained by Lifespan, $303.60 is paid to Wealtheon.

Where a level commission option is selected, it could be as much as 33%, or $495, of which $39.60 is retained by Lifespan, $455.40 is paid to Wealtheon.

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.

Referral Fees

Wealtheon may pay the person who referred you to us a fee or commission in relation to that referral. If the referrer receives a fee or commission, we will tell you in the Statement of Advice who will receive that fee or commission and the amount they will receive.