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.

Wheelahan Services Pty Ltd is a Corporate Authorised Representative (ASIC No. 1261713) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Roger Wheelahan is an Authorised Representative (ASIC No.250443) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Contact details

Address: The Village Glenorie
Shop 13, 4 Post Office Rd Glenorie, NSW 2157

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Mobile: 0406 719 715

Email: roger@smartstartfs.com.au



Your Adviser

Roger Wheelahan is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and the director of Wheelahan Services Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Roger 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 (All)
- Tax (financial) advice services

This means that Roger 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. Roger does NOT provide other services outside the authorisation of Lifespan Financial Planning Pty Ltd.

Your Adviser's Experience

Roger Wheelahan (Roger), an Authorised Representative of Lifespan Financial Planning Pty Ltd. ASIC Authorised Representative number is 250443.

Roger is a Director of Wheelahan Services Pty Ltd (ASIC Authorised Representative No. 1261713) and trades as Smart Start Financial Services.

Roger joined the Lifespan Financial Planning in 2022 as a financial adviser principle. His 23 years' experience in the financial advice industry, covers the complex and simple needs of small business owners to sophisticated retirement planning clients, guiding them through the ever-changing financial regulatory landscape.

Roger has held senior managerial Financial Planning and mortgages, management positions for various high profile financial institutions.

He has completed the Diploma of Financial Planning, Diploma of Financial Advice and Advanced Diploma of Financial Planning, and specialist education in SMSF advice. Providing pre and post retirement planning as well as complex insurance estate planning advice.

Roger specialises in business succession planning for SME's, Self-Managed Superannuation Fund investment and lending structures, and assisting clients to plan for retirement whilst managing life's risks.

Roger has a special interest in guiding people along the road to long-term financial success, by coaching and assisting clients on budgeting and spending habits, helping client realise their financial goals using the strategies that best suits your needs.

Cost of Advisory Services

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

Roger will discuss the fee basis with you and agree on the method of charging prior to proceeding.

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)	$1,650 to $4,800
Implementation of Advice (depending on complexity)	$1,350 to $5,000
Annual ongoing review service (depending on complexity)	$1,900 to $7,800
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. Please refer to fee schedule.

All fees are payable to Lifespan. Lifespan retains 0% and pays Wheelahan Services Pty Ltd 100%. Roger receives salary as a director/shareholder of Wheelahan Services Pty Ltd and is entitled to a director's drawing and/or dividend if and when paid.

Fee Examples:

Example for Investment Advice

If you receive advice regarding an investment of $100,000, the SoA fee could be $3,300, of which $0.00 is retained by Lifespan, $3,300 is paid to Wheelahan Services Pty Ltd.

If you invest $100,000 the establishment fee will be $2,750, of which $0.00 is retained by Lifespan, $2,750 is paid to Wheelahan Services 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 potentially be $3,300 per annum, of which $0.00 is retained by Lifespan, $3,300 is paid to Wheelahan Services Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be $1,500 of which $0.00 is retained by Lifespan, $1,500 is paid to Wheelahan Services Pty Ltd. 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, $990.00 is paid to Wheelahan Services 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 $0.00 is retained by Lifespan, $330 is paid to Wheelahan Services Pty Ltd. 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 Wheelahan Services 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.

Referral Fees

Wheelahan Services Pty Ltd 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. This is no extra cost to you.