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.

South Eastern Wealth

South Eastern Wealth Group Pty Ltd is a Corporate Authorised Representative (ASIC No1298725) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Mark Butters is an Authorised Representative (ASIC No.423985) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Contact details

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Camberwell, VIC 3124

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PO Box 7015, Wattle Park VIC 3128

Your Adviser

Mark Butters is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of South Eastern Wealth Group Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Mark 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
- Margin Lending
- Tax (financial) advice services

This means that Mark 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

Mark joined his father's financial advice business way back in 1996 and now has over 30 years of experience in financial advice and preparing you for a brighter future with financial wellness.
Mark in 2012 attained the Fellow Chartered Financial Practitioner (FChFP) that is a Practitioner category of the Financial Advice Association of Australia the FAAA's professional designation.

Cost of Advisory Services

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

General advice

South Eastern Wealth may charge you a fee for any general advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with the general advice. Details of the fee will be agreed with you in an engagement letter. You may request information about these fees within a reasonable time after receiving this FSG but before you are provided with any general advice.

Personal advice

South Eastern Wealth will charge you a fee for any personal advice we provide to you. That fee may be either a fixed fee or based on the amount of hours it takes us to prepare and provide you with personal advice.
The basis for the fee for the SoA or a RoA 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.
Mark will discuss the fee basis with you and agree on the method of charging prior to proceeding.

Ongoing fees

South Eastern Wealth provide ongoing services to help you stay on track to meet your goals. Our ongoing advice service fees depend on the ongoing service that we provide to you. The ongoing advice service fee will be agreed with you in our ongoing service agreement.

Brokerage fees

South Eastern Wealth may charge a brokerage fee of between 0.11% and 0.66%, with a minimum of $250 (plus GST) when you buy or sell listed investments. This fee will typically be applied to each transaction as a set percentage of the investment amount. The services and fees will be set out in the SoA or RoA that we provide to you.

Payment of Advice Fees

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.

Insurance commissions

We receive a one-off upfront commission when you take out an insurance policy we recommend. We also receive a commission payment for as long as you continue to hold the policy. You will be advised of the exact amount of these commissions in the SoA or RoA.

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)	Min $2,750 to $11,000 Hourly rate $330
Investment Portfolio Establishment For the first $100,000 - $1m *subject to minimum charge of $550 for the remainder (>$1M)	 0.33% * 0.11%
Ongoing Annual Portfolio Management & Review Annual Review Service > $500,000 Between $200,000 - $500,000 < $200,000 *subject to minimum charge of $1,650 Ongoing Monitoring and Review	 0.55% 0.66% 0.825%* 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 8.50% and pays South Eastern Wealth Group Pty Ltd of Corporate Authorised Representative 91.50%.
Mark receives up to 100% as the director/shareholder of South Eastern Wealth Group 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 $100,000, the SoA fee could be $2,750 of which $233.75 is retained by Lifespan, $2,516.50 is paid to South Eastern Wealth Group Pty Ltd. If you invest $100,000 the establishment fee will be $550, of which $46.75 is retained by Lifespan, $503.25 is paid to South Eastern Wealth Group Pty Ltd.

If you maintained the investment and assuming the balance of the investment remains at $200,000, the annual portfolio management & review fee will be $1,650 per annum, of which $140.25 is retained by Lifespan, $1,509.75 is paid to South Eastern Wealth Group Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be $2,750 of which $233.75 is retained by Lifespan, $2,516.50 is paid to South Eastern Wealth Group Pty Ltd. Should you proceed with the advice, then the SoA fee may be partially or fully 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 $4,000, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be $2,640, of which $224.40 is retained by Lifespan, $2,415.60 is paid to South Eastern Wealth Group Pty Ltd. The maximum ongoing commission for the Upfront Option is currently 22% per annum which could result in a payment of $880 per annum for as long as the policy remains in force, of which $74.80 is retained by Lifespan, $805.20 is paid to South Eastern Wealth Group Pty Ltd.

Where a level commission option is selected, it could be as much as 33%, or $1,320, of which $112.20 is retained by Lifespan, $1,207.80 is paid to South Eastern Wealth Group 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

South Eastern Wealth Group 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.