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 Group Pty Ltd
is a Corporate Authorised Representative (ASIC No. 1298725) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Andre Di Matteo is an Authorised Representative (ASIC No. 1242595) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Contact details

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239 Magill Road, Maylands, SA, 5069

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South Eastern Wealth Group Pty Ltd

Your Adviser

Andre Di Matteo is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of South Eastern Wealth Group Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Andre 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 Andre 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

In addition to the services provided under Lifespan as described above, Andre also operates other businesses and provides additional services which do NOT involve Lifespan in any way.

This includes: Andre Di Matteo ABN 59 922 500 710 – Commercial Accounting

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

Andre has been involved in financial services for over 12 years advises young families, business owners, pre-retirees & retirees, about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurances.

Andre is proud to be a member of the Financial Advice Association of Australian (FAAA) AFP ®, Bachelor of Accounting (Corporate Finance). ICSF Specialist SMSF accreditation and Bachelor in Commerce: Accounting (Corporate Finance).

Outside of the office Andre enjoys spending time with his young family, keeping active, gardening and travelling.

Cost of Advisory Services

An initial meeting to discuss your financial circumstances is at a discounted cost of up to $220 per hour. This may be waived in certain circumstances, as agreed.

At this meeting Andre will establish how he can assist you and gather the information required to prepare a financial plan.

Andre 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

Preparation of Statement of Advice (SoA) (depending on complexity)	Hourly rate $330 Min $1,650 to $11,000
Scoped Advice (1 area of Advice)	$1,650
Comprehensive Advice (Multiple Areas of advice OR Scoped Advice for a Couple)	$3,850
Wealth Plan (Financial Roadmap, Onboarding, Multiple Areas of advice, Modelling Scenarios, Complex Planning)	$5,500
Implementation Fee (depending on complexity and portfolio size)	$550 to $5,500
Further Advice (Review(s))	
Strategy Advice:	
Minimum Charge	$1,320
Simple Advice: (5 Hours p/a)	$1,650
Wealth Planning (12 hours p/a)	$3,850
Wealth Partner	POA
OR	
Ongoing Portfolio Management (Funds Under Management FUM)	
$0 to $100,000	1.00%
100,001 to $200,000	0.9%
$200,001 to $500,000	0.8%
$500,001 to $1,000,000	0.7%
$1,000,001 to $2,000,000	0.6%
$2,000,000+	Flat Fee: $11,000
Or a fixed fee as per ongoing service agreement	POA
Hourly rate	$330
Insurance	
Upfront commission	Up to 66%*
Ongoing commission	Up to 33%*
*% based on amount of premium and is paid by the insurance provider	

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 8.50% and pays South Eastern Wealth Group 91.50%.
Andre receives up to 100% of amount paid to South Eastern Wealth Group.
Fee Examples:

Example for Investment Products
If you receive advice regarding an investment of $100,000, the SoA fee could be $3,300, of which $280.50 is retained by Lifespan, $3,019.50 is paid to South Eastern Wealth Group and Andre will receive $3,019.50.

If you invest $100,000 the implementation fee will be $550, of which $46.75 is retained by Lifespan, $503.25 is paid to is paid to South Eastern Wealth Group and Andre will receive $503.25. If you maintained the investment and assuming the balance of the investment remains at $100,000, the annual review fee will be $1,000 per annum, of which $85 is retained by Lifespan, $915 is paid to South Eastern Wealth and Andre will receive $915.

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, $2,516.25 is paid to South Eastern Wealth Group Pty Ltd. Andre will receive $2,516.25.

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. Andre will receive $2,415.60

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. Andre will receive $805.20.

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. Andre will receive $1,207.80.

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.