

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.

J & J Sherlock Investments Pty Ltd Trading As Swan Hill Financial Planning

is a Corporate Authorised Representative (ASIC No.1314914) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

James Sherlock is an Authorised Representative (ASIC No. 416826) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Contact details

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Your Adviser

James Sherlock is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of J & J Sherlock Investments Pty Ltd, trading as Swan Hill Financial Planning, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

James is authorised to provide advice in relation to the following financial products:

- › Government Debentures, Stocks or Bonds
- › Life Products
- › Managed Investment Schemes
- › Retirement Savings Account Products
- › Securities
- › Superannuation
- › Tax (financial) advice services

This means that James 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

James has completed his Diploma of Financial Services (Financial Planning), his Advanced Diploma in Financial Services.

James is married to Jacinta and has three children, Rylah, Noah and Xavier.

As an Authorised Representative, James believes in helping his clients build a comprehensive program to make the most of their earning potential during their working years, as well as helping them with their retirement planning, superannuation and estate planning needs. James has a real passion to help his clients achieve their goals by striving to provide quality advice, personalised service and practical ideas to deliver superior solutions that his clients can easily understand.

Cost of Advisory Services

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

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

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.

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)	\$2,200 to \$5,500
Investment Portfolio Establishment (depending on complexity)	\$2,200 to \$5,500
Annual Portfolio Management & Review Annual Review Service	\$2,640 to \$5,500
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 7.50% of revenue and pays Swan Hill Financial Planning 92.50%. James receives a salary/director's drawing 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 \$5,500, of which \$412.50 is retained by Lifespan, \$5,087.50 is paid to Swan Hill Financial Planning. Or we could charge a one off implementation fee of \$5,500, of which \$412.50 is retained by Lifespan, \$5,087.50 is paid to Swan Hill Financial Planning. If you select to have an ongoing relation with us, the annual portfolio management & review fee could be \$5,500 per annum, of which \$412.50 is retained by Lifespan, \$5,087.50 is paid to Swan Hill Financial Planning.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$5,500 of which \$412.50 is retained by Lifespan, \$5,087.50 is paid to Swan Hill Financial Planning. 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 \$74.25 is retained by Lifespan, \$915.75 is paid to Swan Hill Financial Planning. 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 \$24.75 is retained by Lifespan, \$305.25 is paid to Swan Hill Financial Planning. Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$37.13 is retained by Lifespan, \$457.88 is paid to Swan Hill Financial Planning.

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.