



Lifespan

FINANCIAL PLANNING

ValuePac Program



Your Planning Partner

Lifespan Financial Planning Pty Ltd ABN 23 065 921 735

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LIFESPAN FINANCIAL PLANNING VALUEPAC PROGRAM

Receive special offers and discounts on a range of relevant services by joining our ValuePac program.

Lifespan Financial Planning is pleased to present the ValuePac package of services specifically designed for accountants, finance brokers and lawyers.

By becoming a ValuePac user, you are entitled to take advantage of discounts and special offers relating to a range of specific services relevant to your professional practice. The services may provide you with additional income or save time and reduce costs.

Membership is free and there are no obligations to subscribe to any specific service. As a ValuePac user you can choose to take advantage of any of the offers that you feel may benefit your business.

Currently, services and providers include:

<u>Class Super</u>	<u>Cleardocs</u>	<u>Macquarie on-line leasing</u>
<u>Back Office Shared Services</u>	<u>Ozforex Foreign Exchange</u>	<u>Australian Unity Health</u>
<u>Quay Finance</u>	<u>Money Market Service</u>	<u>BizCover General Insurance</u>
<u>Business Aptitude</u>	<u>Access to Share Floats</u>	<u>Financial Planning Referrals</u>
<u>Insurance Referrals</u>	<u>Second Opinion Service</u>	<u>Ongoing training &</u>
<u>Peer Group Interaction</u>	<u>Quarterly News Letter</u>	

Simply let us know that you would like to be a member by emailing us at info@lifespanfp.com.au. We will send you out an application form and, in turn, keep you informed of new services available through our networks.

If you would like to discuss this package in detail, please contact the Lifespan Business Support Team on 02 9252 2000.

LIFESPAN VALUEPAC PROGRAM

The following services are provided on the basis that they are of value to professional firms by streamlining systems and providing additional client services.

This brochure is current as at **7th February 2011**. The offers below may be subject to change. We will advise all users of changes as they arise.

At Lifespan, we believe that these services will add value to professionals by both streamlining systems and providing additional client services.

To take advantage of any special offer, simply advise the supplier that you are a member of Lifespan's ValuePac Program.

1. Class Super

www.lifespanfp.com.au

Class Super is a complete bank standard online SMSF administration software solution catering for all those involved in the establishment, administration and advising of SMSFs. It significantly streamlines all facets of SMSF administration. Class has been specifically built to accommodate the numerous and diverse challenges involved in SMSF administration. Its core focus is to deliver efficiency gains, transparency, audit trail, flexibility, simplification, and wherever possible automation. Class's fully hosted model provides all the benefits and controls of centralised technology, whilst at the same time allowing users significant functional and configuration capability to support the unique requirements of their individual businesses.

As a Lifespan ValuePac member, and have a minimum of 10 funds, you will be entitled to a trial fund with Class Super for 90 days at a discounted rate. For 50 or more funds this trial will be FREE. The trial fund can be converted to a live fund, at which point billing will commence, if you do decide to proceed.

2. Cleardocs

www.lifespanfp.com.au

Cleardocs is an online service for creating Trust deeds, new companies, Self Managed Super Funds and more.

Cleardocs is a clear, simple, effective online system for creating and managing legal and related documents. After just a simple question-and-answer process, the documents are emailed directly to your desktop - instantly. Cleardocs is used by more than 3,000 professional accountants, lawyers, financial planners and others.

All Cleardocs master documents are signed off by the Top-20 law firm Maddocks, who also provide a free legal helpline in relation to the documents. This means you can access a broad range of legal expertise as well.

As a Lifespan ValuePac user you have access to a discount of 10% on all Cleardocs products.

3. Macquarie On-Line Leasing Service

www.lifespanfp.com.au

Through Lifespan you have the ability to provide your business clients with a leasing service via Macquarie Leasing or one of our satellite providers.

Due to our size, Lifespan has bulking capacity and can negotiate a better than market rate on leasing products such as Commercial Hire Purchase, Chattel Mortgage, Novated Leases, etc. You then have the option of passing the full savings onto your clients or setting up a level of commission for yourself. This commission is paid fully and directly to you and not via Lifespan.

The on-line web-based application system, MacLease, is designed for speed and ease of use. It provides the ability to quote and handles and tracks the application through to settlement.

4. Back Office Shared Services (BOSS)

www.lifespanfp.com.au

BOSS provides quality experienced accountants to you for producing all types of financial statements and income tax returns. BOSS has experience with most software packages used in Australia and can do the work either logged onto your server or by downloading files. Security, confidentiality and knowledge of Australian Tax and Corporate Law are guaranteed.

Forget about staff shortages, untrained staff and long hours. This free trial is a precursor to a long and profitable relationship.

As a Lifespan ValuePac member, you are entitled to a free trial of two (2) jobs done for FREE up to a maximum of 15 hours works.

5. OzForex Foreign Exchange Service

www.lifespanfp.com.au

Whether emigrating, buying a holiday home or purchasing goods from overseas, a significant saving can be made on international money transfers using OzForex, a subsidiary of Macquarie Bank.

As foreign exchange specialists, OzForex will provide you with an accredited dealer who will offer you general foreign exchange advice and clearly explain their products and services.

OzForex transacts thousands of deals per month and with access to interbank markets, can pass on great savings as well as offering very competitive exchange rates. Also, if you're looking to take advantage of today's exchange rates but aren't ready to transfer until later on, OzForex offers you the opportunity to lock in forward rates.

A 24 hour a day service by phone or online and a sophisticated dealing system puts you in control and provides all the information you need to make your forex transfers. OzForex we are dedicated to providing high quality, real time, personal service that is unrivalled in our industry.

As a Lifespan ValuePac user you will receive a referral rebate of 10% of the gross revenue generated by OzForex.

6. Australian Unity Health Cover

www.lifespanfp.com.au

Australian Unity Healthcare is a health fund to families and individuals which provides insurance cover to 288,000 people and was a winner of the Canstar Cannex Innovation Excellence Award.

The Australian Unity Health Cover Referral Program is a referral model that enables you to offer a value added service to your clients, whilst rewarding you with a referral fee. The process is a streamlined online service with a dedicated sales referral line available Monday to Friday from 8:30am to 7:00pm and email address.

As a Lifespan ValuePac user you will receive up to 25% of your client's yearly premium for the first year. You will also have the option of rebating the referral fee. This will result in the client having a lower premium for life.

7. Quay Finance

www.quayfinance.com.au

Quay Finance is an in-house finance brokering service that Lifespan provides for its Authorised Representatives. This service is extended to ValuePac users and provides a great opportunity to offer a significant service to your clients as well as creating an additional income stream simply by referring your clients that require finance.

The team at Quay Finance has over 30 years experience in commercial and residential lending and they are accredited with over 30 of the major banks and lending institutions.

Quay Finance will provide your clients with several options from a panel of lenders. Your client then chooses the option that best suits them. You're happy because Quay Finance does all the work for you and your clients are happy because their needs are met.

All successful referrals to Quay Finance generate an Introduction Fee to the ValuePac user. For more details on Introduction Fee please talk to Quay Finance on 1300 799 863 or to a member of Lifespan's Business Support Team.

8. Macquarie Money Market Service

www.lifespanfp.com.au

The Macquarie Money Market Service facilitates trading in short, medium and long term fixed interest securities between lenders and borrowers all through a single account and is an easy way to potentially earn clients extra return for their investments.

The service has access to the "Big 4" as well as 4 other second tier banks allowing you to choose the best rate of the day at terms from 30 days to 3 years. The adviser will be contacted 6 days prior to the maturity date for instructions which can be preset.

As a Lifespan ValuePac user you will receive a referral rebate of 0.0625%.

9. BizCover General Insurance Brokers

www.lifespanfp.com.au

BizCover is the only online aggregator of leading insurers who provide insurance to Australian Professionals. BizCover is a place where SME businesses can go to conveniently compare and purchase **Professional Indemnity, Public Liability and Office Content** Insurance. Only a few questions need to be completed and BizCover will provide a comparative quotation. Customers can then purchase immediately and policy documentation will be emailed through instantly. The whole process can take less than 10 minutes to complete from end to end.

BizCover's efficiency is backed by Mega Capital's expertise as a specialist Professional Risks General Insurance Broker with its own Australian Financial Services License. Mega has particular expertise and is regarded as the leading broker in the Financial Services and Accounting sector. Mega Capital is the broker to over 200 AFSL holders and 20% of the BRW top 100 Accounting firms. Mega is committed to the highest standards of customer service, integrity and excellence for our clients. Mega's vision is to be regarded as the best professional risks insurance broker in Australia.

As a Lifespan ValuePac member, you are entitled to 2.5% off the already highly competitive online price regardless of which policy you choose.

10. Business Aptitude – Practice Management Specialists

www.lifespanfp.com.au

Business Aptitude are practice management consultants to the accounting profession. They provide practical, hands-on support to accounting firms in the areas of strategy, systems development, client management, team development and marketing.

A key focus for Business Aptitude is assisting firms to develop financial planning and consulting services to their clients. This includes the development and implementation of a formal marketing and communications program (training, documentation, procedures, scripts, database development) for relevant staff, clients and networking relationships.

As well as assisting firms directly, Business Aptitude also supports a Help Line (email and telephone) advising accounting firms on a range of practice management issues.

As a Lifespan ValuePac user, you have access to

1. **Complimentary consultation [1 hour total]**
2. **Complimentary subscription to Practice Management Help Line [1 hour total every quarter].**
3. **Discount of 10% on all Business Aptitude external practice management workshops and seminars.**

11. Access to Share Floats

www.lifespanfp.com.au

As a ValuePac user Lifespan gives you direct access to share floats as they become available. This is a unique opportunity which is a direct benefit to business partners.

This service is free of charge. Simply contact us for further information.

12. Financial Planning Referral Service

www.lifespanfp.com.au

Offering a financial planning service to your clients is a great way to add value. If you wish to provide added value to your clients by offering financial planning, you may wish to refer them to Lifespan Head Office. Financial Planning services that we are able to provide include:

- ▲ Personal financial planning
- ▲ Wealth creation strategies/Savings plans
- ▲ Superannuation strategies (including Self Managed Superannuation Funds)
- ▲ Comprehensive advice and analysis on life insurance needs
- ▲ Pre-retirement counseling/strategy
- ▲ Advice on retirement planning (including Centrelink)
- ▲ Estate planning
- ▲ Portfolio reviews and monitoring
- ▲ Direct Share Investments

Lifespan will pay an Introduction Fee for any successful client referral.

13. Life Insurance Referral Service

www.lifespanfp.com.au

Life insurance is an integral part of Financial Planning. Most people would insure their car, home and contents yet fail to insure themselves. Majority of Australians are underinsured, so if you feel your clients are underinsured, you may refer your clients to Lifespan Financial Planning for a full review in the following areas:

1. Personal Insurance – assess personal debt and expenditure and determine appropriate cover so that in the event of premature death, disability or serious illness, the insured family is not disadvantaged.
2. Business Insurance – assess business debt and expenditure and determine appropriate cover so that in the event of premature death, disability or serious illness, the insured business does not suffer.

Lifespan will pay a referral free for any successful client referral.

14. Second Opinion service

www.lifespanfp.com.au

If you have clients that are already serviced by a financial adviser and have received a Statement of Advice (SOA) from them, however, the clients are not 100% sure or satisfied that the strategy is the best for them, we can review the SOA and provide feedback to you or your client.

We will review the document to ensure that the stated strategy is technically correct and is appropriate to your client's needs. We will also make professional comments where appropriate.

This service is a fee based service and is charged out at an hourly rate.

15. Ongoing Training and Peer Group Interaction

www.lifespanfp.com.au

ValuePac users are invited to attend our 5 Professional Development Days for ongoing technical training. Lifespan invites external experts to present on areas such as trust structures, estate planning, Centrelink, SMSFs, etc.

By attending our PD Days, you will receive CPD points. You also have the opportunity to interact with other business people and exchange ideas. This networking opportunity can be very beneficial as many financial advisers, accountants and finance brokers attend.

As a Lifespan ValuePac user, you will be invited to our Professional Development days.

16. Quarterly News Letter

www.lifespanfp.com.au

Lifespan produces a quarterly newsletter for our advisers' clients and as a ValuePac user you are entitled to an electronic PDF version as well as a limited number of hard copies.

This newsletter provides your clients with information on markets and investments, and would complement your existing communication with them.

As a Lifespan ValuePac user, you will receive a copy of our quarterly newsletter.

