



# Lifespan

FINANCIAL PLANNING

## ValuePac Program



## Your Planning Partner

Lifespan Financial Planning Pty Ltd ABN 23 065 921 735

Australian Financial Services Licence Number 229892 • Financial Planning Association of Australia Limited – Professional Partner

Head Office Level 1, 20 Loftus Street, Sydney • PO Box R686 Royal Exchange Sydney NSW 1225  
Tel: 02 9252 2000 • Fax: 02 9252 2330 • [www.lifespanfp.com.au](http://www.lifespanfp.com.au)

## LIFESPAN FINANCIAL PLANNING VALUEPAC PROGRAM

This brochure is current as at **9<sup>th</sup> January 2013**. The offers below may be subject to change. We will advise all members of changes as they arise.

### **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. In addition, if you would like some assistance in expanding your business to incorporate any of these services, we are available to work with you to address your business needs.

Currently, services and providers include:

<a href="#"><u>Class Super</u></a>	<a href="#"><u>Cleardocs</u></a>	<a href="#"><u>Macquarie on-line leasing</u></a>
<a href="#"><u>Back Office Shared Services</u></a>	<a href="#"><u>Ozforex Foreign Exchange</u></a>	<a href="#"><u>de Groot's Wills &amp; Estate lawyers</u></a>
<a href="#"><u>Quay Finance</u></a>	<a href="#"><u>FIIG – Fixed Income Specialists</u></a>	<a href="#"><u>BizCover General Insurance</u></a>
<a href="#"><u>Client Referral Service</u></a>	<a href="#"><u>Access to Share Floats</u></a>	<a href="#"><u>Personal Insurance Solutions</u></a>
<a href="#"><u>"Second Opinion" Service</u></a>	<a href="#"><u>Ongoing training &amp; PD Days</u></a>	<a href="#"><u>S.M.S.F. Limited Licensing</u></a>

Simply let us know that you would like to be a member by emailing us at [info@lifespanfp.com.au](mailto: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.

At Lifespan, we have found that these services add value to professional businesses by both streamlining systems and providing additional client services and support.

If you would like to discuss any of the services in this package, please feel free to contact the Lifespan Business Support Team on 02 9252 2000 at any time.

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



Class Super is a complete bank standard online SMSF administration software solution catering for 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, asset tracking, and the resultant complex ownership structures. 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.

Accountants and advisers acknowledge immediate time savings and efficiencies as well as substantial increases in accuracy for all portfolios managed through the Class Super system.

#### Special Offer:

**For Lifespan ValuePac members servicing a minimum of 10 SMSFs, you will be able to access the Class Super services for one of your SMSF accounts for a trial period of 90 days at a substantially discounted rate. For ValuePac members with 50 or more funds this trial will be FREE. The trial fund can be converted to a live fund at any time, at which point billing will commence.**



Cleardocs is a cost effective, online service for creating many widely needed legal documents for your clients including: Trust deeds, new company structures, 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 other professionals.

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 also have access to a broad range of legal expertise as well.

#### Special Offer:

**As a Lifespan ValuePac user you have access to discounts of 10% on already well-priced Cleardocs products. Simply provide the Valuepac code at the time of your order to receive the discount.**



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

Lifespan has successfully negotiated 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 each application through to settlement.

**Special Offer:**

**Clients can access a “better than market rate” on leasing products. You then have the option of passing the full savings onto your clients or setting up a level of commission for yourself.**

#### **4. Back Office Shared Services (BOSS)**

[www.lifespanfp.com.au](http://www.lifespanfp.com.au)



BOSS provides quality outsourced accounting services for those times when your business is at capacity. They can provide cost effective, experienced accountant services to you for the preparation of all types of financial statements and income tax returns. BOSS has experience with most software packages and can do the work either logged onto your server or through downloaded files.

Forget about staff shortages, untrained staff and long hours. Security, confidentiality and knowledge of Australian Tax and Corporate Law are guaranteed. A free trial offer is a precursor to a long and profitable relationship.

**Special Offer:**

**As a Lifespan ValuePac member, you are entitled to a free trial service of two (2) client files up to a maximum of 15 hours work.**

#### **5. OzForex Foreign Exchange Service**

[www.lifespanfp.com.au](http://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 is dedicated to providing high quality, real time, personal service that is unrivalled in our industry.

**Special Offer:**

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



de Groots is a specialist law firm in the field of wills and estate planning, deceased estates and trust administration, estate dispute resolution and litigation.

Lawyers at de Groots specialise in trust law and can assist your clients deal with succession of businesses and trusts (including family trusts and SMSFs). A key part of our advice to clients is to consult Accountants who can assist with cost/benefit analysis of important decisions.

#### Special Offer:

**As a Lifespan ValuePac user, you have access to a complimentary consultation [1 hour total] with a de Groots specialist.**

## 7. Quay Finance

[www.quayfinance.com.au](http://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 any of your clients that require finance.

The team at Quay Finance has over 30 years experience in commercial and residential lending and 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 their personal circumstances. You benefit because Quay Finance does all the work for you, and your clients benefit because their financial needs are met through cost effective, competitive solutions.

#### Special Offer:

**All successful referrals to Quay Finance entitle the referrer to an Introduction Fee. For more details on fee arrangements please call Quay Finance on 1300 799 863 or speak to a member of Lifespan's Business Support Team.**

## 8. FIIG; Fixed Income Securities

[www.lifespanfp.com.au](http://www.lifespanfp.com.au)



Looking for the best term deposit and at-call rates for your clients? FIIG can provide the most competitive rates, with access to over 60 banks and financial institutions.

With over \$8 billion of term deposit funds placed under investment, their specialist Deposit Team offers:

- An instant comparison of the most competitive term deposit and at-call rates available in Australia
- A wide choice of banks and financial institutions.
- Government guaranteed for balances up to \$250,000

#### Client Benefits:

**Clients can access a comprehensive list of over 50 term deposit products with simple roll-over / renewal processes allowing clients to take advantage of changing market conditions.**



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 with policy documentation emailed through instantly. The whole end to end process can take less than 10 minutes to complete.

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 is regarded as the leading broker in the Financial Services and Accounting sector and provides broker services to over 200 AFSL holders and 20% of the BRW top 100 Accounting firms. Mega Capital's vision is to be regarded as the best professional risks insurance broker in Australia and is committed to the highest standards of customer service, integrity and excellence for our clients.

#### Special Offer:

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



Regardless of a client's current circumstances, all clients will have the need for financial advice at some stage of their life; whether it's answering questions about retirement savings, insuring against possible unexpected illness and its impact on the family, or simply trying to get a better understanding of how to fund and prepare for specific life events. Offering financial planning services to your clients is a great way to add value. If you lack the time or resources to address these needs, you may wish to refer your clients to a Lifespan authorised representative. Some of the Financial Planning services that we are able to provide include:

- ▲ Access to a National Network of Financial Planning experts
- ▲ No obligation initial discussion
- ▲ Wealth creation strategies/Savings plans
- ▲ Superannuation strategies (including SMSF - 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

#### Special Offer:

**Lifespan will work closely with referrers to ensure all client needs are addressed. An Introduction Fee will be paid for any successful client outcomes.**



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.

**Special Offer:**

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



Life insurance should be an integral part of any Financial Plan. Most people would insure their car, home and contents yet fail to insure the most valuable asset of all; themselves. Insuring against the risk of a life altering event need not be difficult or expensive. The majority of Australians remain underinsured, so if you feel your clients may be underinsured, you may wish to refer your clients to a Lifespan Financial Planning representative 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 and there is a solution in place to ensure that funding for the future is secure.
2. Business Insurance – assess business structure, debt levels and expenditure, evaluate business succession plan needs. Determine appropriate cover so that in the event of premature death, disability or serious illness, of a key staff member, the insured business remains viable and succession plans are in place.

**Special Offer:**

**Lifespan will work closely with referrers to ensure all client needs are addressed. Lifespan will pay a fee for any successful client referral.**



If you have clients that are already serviced by a financial adviser and have received a Statement of Advice (SOA) from them, with the client(s) appearing uncertain that the proposed strategy will meet their specific needs, our representatives can review the strategy and SOA and provide feedback to you or your client.

This service 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.

**Special Offer:**

**This service is a fee based service and is charged out at a discounted rate.**

## 14. Ongoing Training and Peer Group Interaction

[www.lifespanfp.com.au](http://www.lifespanfp.com.au)



ValuePac users are invited to attend our four(4) Professional Development Days (PD Days) and annual Conferences for ongoing technical training and topical updates.

Lifespan invites external experts to present on areas such as Business Insurance and Succession Planning, trust structures, estate planning, Centrelink, SMSFs, etc.

By attending our PD Days, you will receive a record of attendance and 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.

### Special Offer:

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

## 15. Quarterly Newsletter

[www.lifespanfp.com.au](http://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.

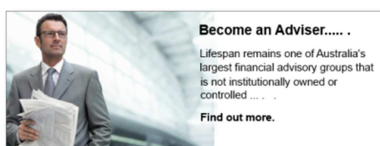
This newsletter provides your clients with information on markets and investments, and would complement your existing communication with them.

### Special Offer:

**As a Lifespan ValuePac user, you will receive an electronic copy of our quarterly newsletter and have access to discounted hardcopy printed versions.**

## 16. S.M.S.F. Advice – New Limited Licensing Regime

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Currently accountants are able to provide advice on SMSFs under the exemption provided by Regulation 7.1.29A of the Corporations Regulations 2001.

With the Future of Financial Advice (FoFA) reforms, this exemption will be removed, meaning that accountants will be unable to provide SMSF advice without holding an AFSL in their own right or being an authorised representative of an AFSL holder.

Lifespan is currently offering accountants a variety of license options tailored to meet their current and future business needs. Many accountants are seeking to build alternate profit centres within their business. Lifespan is able to provide the necessary support to see these goals realised sooner through a variety of licensing options and support packages.

### Explore Your Options:

**Call call to speak in strict confidence with a member of our Accountant Advice Development Team on (02) 9252 2000 or 0409 969 472.**