

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.

Véurr Financial Planning Pty Ltd

is a Corporate Authorised Representative (ASIC No. 1307015) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Imran Amjad is an Authorised Representative (ASIC No.321135) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

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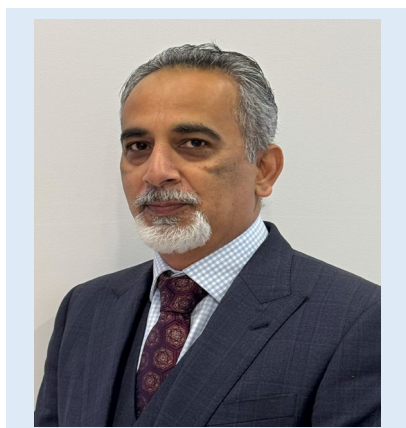
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Your Adviser

Imran Amjad is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee of Véurr Financial Planning Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.



This means that **Imran** 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/she is not acting as an authorised representative of Lifespan.

Your Adviser's Experience

Imran has been in the financial services industry since 2004, focusing on wealth accumulation, risk protections, superannuation, defined benefit schemes, lending solutions, retirement planning, intergenerational advice, and expat finances.

He holds a Bachelor of Arts Degree from CQU and an Advance Diploma of Financial Services from Kaplan. Imran is a member of the Financial Advice Association Australia.

Being a passionate family man, Imran is committed to spending quality time with his better half and kids. He travels extensively appreciating unique cultures and cuisines. Imran is a founding director and chairperson of Uqasha Imran Foundation, a registered charity organisation where he carries the legacy of Late Uqasha Imran to help young kids in sports where financial barriers may impact their sporting journey. Imran has also been an active community member where he has been involved with Canberra's political and social scape for years with strong emphasis on inclusiveness.

Your Adviser's Authorisations

Imran 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 (excluding Self-Managed Superannuation Fund)
- › Tax (financial) advice services

Cost of Advisory Services

An initial meeting cost to discuss your financial circumstances is \$350. At this meeting Imran will establish how he can assist you and gather the information required to prepare a financial plan.

Imran 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 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 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)	\$3,950 to \$8,800
Implementation Fee (depending on complexity and portfolio size)	\$550 to \$2,550
Ongoing Advice Service (Reviews) Fixed annual fee depending on tier of service agreed with the adviser.	\$1,760 to \$8,800
Hourly rate	\$350
Insurance Upfront commission Renewal commission *Are % based on amount of premium and is paid by the insurance provider	Up to 66%* Up to 33%* Subject to individual circumstances

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 0% and pays Véurr Financial Planning 100%. Imran receives a salary.

Fee Examples

Example for Investment Products

If you receive advice regarding an investment of \$100,000, the SoA fee could be \$3,950, of which \$0 is retained by Lifespan, \$3,950 is paid to Véurr Financial Planning Pty Ltd and Imran will receive a salary. If you invest \$100,000 the implementation fee will be \$550, of which \$0 is retained by Lifespan, \$550 is paid to Véurr Financial Planning Pty Ltd and Imran will receive his salary.

If you maintained the investment, the annual review fee will be \$1,760 per annum, of which \$0 is retained by Lifespan, \$1,760 is paid to Véurr Financial Planning and Imran will receive a salary.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be \$3,950 of which \$0 is retained by Lifespan, \$3,950 is paid to Véurr Financial Planning Pty Ltd and Imran received a salary. Should you proceed with the advice, then the SoA fee 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 \$1,500, assuming the highest commission for the Upfront Option is selected at 66%, the upfront payment to Lifespan would be \$990, of which \$0 is retained by Lifespan, \$990 is paid to Véurr Financial Planning Pty Ltd and Imran receives a salary.

The maximum renewal 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 \$0 is retained by Lifespan, \$330 is paid to Véurr Financial Planning Pty Ltd.

Where a level commission option is selected, it could be as much as 33%, or \$495, of which \$0 is retained by Lifespan, \$495 is paid to Véurr Financial Planning Pty Ltd and Imran receives a salary.

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

We do NOT pay the person who referred you to us a fee in relation to that referral. Should we refer you to another provider, we also, do NOT receive a fee for the referral.