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.

AP4Wealth Pty Ltd t/as AP4Wealth

is a Corporate Authorised Representative (ASIC No. 1310163) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Alan Poric is an Authorised Representative (ASIC No. 1263016) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Contact details

Mobile: 0415 822 310
Email: alan@ap4wealth.com.au
Web: www.ap4wealth.com.au

Your Adviser



Alan Poric is a Financial Adviser, an Authorised Representative (ASIC No 1263016) of Lifespan Financial Planning Pty Ltd (Lifespan) and a director of AP4 Wealth Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Your Adviser's Authorisations

Alan 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 Alan 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.

Your Adviser's Experience

Alan has been involved in financial services for nearly a decade in numerous roles managing clients' wealth including investments, superannuation, retirement incomes, and personal insurances. Alan holds a Graduate Diploma in Financial Planning in 2020 from Kaplan, following previous studies to complete a Bachelor of Business (Accounting/Finance) and Advanced Diploma of Financial Planning. Outside of the office Alan enjoys spending time with his family and going to the beach. He has an extensive sports background and played tennis professionally before commencing university.

Cost of Advisory Services

An initial meeting (discovery) to discuss your financial circumstances is free of charge. At this meeting Alan will establish how he can assist you and gather the information required to prepare a financial plan. Alan 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 will be by way of a fee from the brokerage paid by the product issuers or as invoiced. A fee for plan preparation or, if investment recommendations are not implemented, may also be charged. Ongoing advice that includes portfolio reviews will be charged as a fixed dollar amount as agreed between you and your adviser.

Fee Schedule

Preparation of Statement of Advice (SoA) (depending on complexity)	$3,300 - $9,050
Preparation of Statement of Advice (SoA) (insurance only advice)	$2,500 - $3,300
Annual Portfolio Management and Review	$1,100 - $15,000
Insurance Upfront commission Renewal commission *% based on amount of premium and is paid by the insurance provider	 Up to 66% Up to 33%
Ad Hoc Advice (work not covered by the Annual Advice Agreement or ongoing arrangement)	$440 per hour

All fees include 10% GST.

All fees are payable to Lifespan. Lifespan retains 4.5% and pays AP4 Wealth Pty Ltd 95.5%. Alan receives a salary from AP4 Wealth Pty Ltd. He also receives a share of the company profit in the form of distributions.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of $200,000, the SoA fee could be $3,300, of which $148.50 is retained by Lifespan and $3,151.50 is paid to AP4 Wealth Pty Ltd. If you maintained the investment and, assuming the balance of the investment remains at $200,000, the annual review fee will be $3,000 per annum, of which $135 is retained by Lifespan and $2,865 is paid to AP4 Wealth Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be $2,500, of which $112.50 is retained by Lifespan and $2,387.50 is paid to AP4 Wealth Pty Ltd. 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 would be $990, of which $44.55 is retained by Lifespan and $945.45 is paid to AP4 Wealth Pty Ltd. 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 $14.85 is retained by Lifespan and $315.15 is paid to AP4 Wealth Pty Ltd. Where a level commission option is selected, it could be as much as 33%, or $495 per annum, of which $22.28 is retained by Lifespan and $472.72 is paid to AP4 Wealth Pty Ltd. 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

AP4 Wealth Pty Ltd may pay the person who referred you to us a fee in relation to that referral which will be detailed in the SoA. Should we refer you to another provider, we may receive a fee for the referral.