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.

Financial Horizons (Cairns) Pty Ltd
is a Corporate Authorised Representative (ASIC No.243012) of Lifespan Financial Planning Pty Ltd (AFSL: 229892)

Sara Millard is an Authorised Representative (ASIC No 242535) of Lifespan Financial Planning Pty Ltd (AFSL: 229892).

Your Adviser

Sara Millard is a Financial Adviser, an Authorised Representative of Lifespan Financial Planning Pty Ltd (Lifespan) and an employee and director of Financial Horizons (Cairns) Pty Ltd, a Corporate Authorised Representative of Lifespan Financial Planning Pty Ltd.

Financial Horizons
Planning Your Future



Contact details

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Your Adviser's Authorisations

Sara 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 (including Self-Managed Superannuation Fund)
- Margin Lending
- Tax (financial) advice services

This means that Sara 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 Sara is not acting as an authorised representative of Lifespan.

Your Adviser's Experience

Sara has been involved in financial services for over 30 years advising clients about managing their wealth including investments, superannuation, retirement incomes, estate planning and personal insurances.

Sara holds a Graduate Diploma of Financial Planning (GDip), from Kaplan Professional. She holds a Margin Lending and Geared Investment accreditation, and has completed a SMSF Specialist Adviser Course, (The University of Adelaide). Sara is a member of the Financial Advice Association Australia, AFFF member ID: 016499.

Outside of the office Sara enjoys spending time with friends and her two- and four-legged family. She enjoys travelling and everything relating to sports, especially cricket related, and has an extensive sporting background in indoor and outdoor cricket and Vigoro.







Cost of Advisory Services

An initial meeting to discuss your financial circumstances is at our expense and is at no cost to you. At this meeting Sara will establish how she can assist you and gather the information required to prepare a financial plan.

Sara 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, by direct debit 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 on a percentage fee basis which varies according to the portfolio amount, or 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)	$1,100 to $7,700
Implementation Fee (depending on complexity and portfolio size)	$0 to $6,300
Further Advice (Review(s)) < $200,000 > $200,000 *subject to minimum charge of $2,100 Or a fixed fee	 1.55% 0.88% to 1.50% $2,100 to $16,000
Hourly rate	$350
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. Financial Horizons (Cairns) Pty Ltd, pays Lifespan a fixed ongoing fee for their services, and Lifespan passes 100% of the fee paid by you on to Financial Horizons (Cairns) Pty Ltd, 100%. Sara receives a salary and as a director/shareholder of Financial Horizons (Cairns) Pty Ltd and is entitled to a director's drawing and/or dividend if and when paid.

Fee Examples:

Example for Investment Products

If you receive advice regarding an investment of $100,000, the SoA fee could be $1,100, of which $0 is retained by Lifespan, and $1,100 is paid to Financial Horizons (Cairns) Pty Ltd. If you invest the $100,000 the implementation fee will be $1,100 (1.10%), of which $0 is retained by Lifespan, and $1,100 is paid to Financial Horizons (Cairns) Pty Ltd If you maintained the investment and assuming the balance of the investment remains at $100,000, the annual review fee will be $3,000 (1.50%) per annum, of which $0 is retained by Lifespan, and $3,000 is paid to Financial Horizons (Cairns) Pty Ltd.

Example for Risk Products

If you receive advice regarding insurance, the SoA fee could be $1,100 of which $0 is retained by Lifespan, and $1,100 is paid Financial Horizons (Cairns) 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 to Lifespan would be $990, of which $0 is retained by Lifespan, $990 is paid to Financial Horizons (Cairns) Pty Ltd. 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 $0 is retained by Lifespan, and $330 is paid to Financial Horizons (Cairns) 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, and $495 is paid to Financial Horizons (Cairns) 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.

If the policy is cancelled in the first two years ('responsibility period') you will be liable for the portion of the commission clawed back.

