

**Restricted -
Acting as Agent**

Lifespan Financial Planning Pty Ltd
ACN 065 921 735

is hereby licensed as a Dealer pursuant to section 784 of the Corporations Law subject to the conditions and restrictions as are prescribed, and to the following conditions:



AUSTRALIAN
SECURITIES
COMMISSION

1. The licensee shall ensure by way of supervision and otherwise that the licensee's representatives do not contravene:
 - (a) any provisions of the Law; or
 - (b) another condition of this licence.
2. The licence certificate, or a certified copy thereof, shall, upon request, be made available by the licensee within a reasonable time for inspection by any party that transacts or intends to transact, any business with the licensee.
3. The licensee shall lodge and maintain with the ASC a security approved by the ASC for the amount of \$20,000.
4. The licensee shall acquaint itself with and comply with the provisions of the Financial Transaction Reports Act 1988 and s243D of the Australian Securities Commission Act 1989.
5. The licensee shall disclose to the client at the time of making a recommendation any fee, commission or any other benefit or advantage paid or payable to a person who referred the client to the licensee or to someone nominated by that person.
6. The licensee shall ensure that the licensee's net tangible assets (as defined in the Schedule overleaf) shall not at any time be less than whichever is the greater of \$25,000 or 5.0 per centum of the licensee's adjusted liabilities.

7. In the course of carrying on a securities business, the licensee shall not hold money in trust for its clients and shall not accept, receive, hold or in any way take possession, custody or control of securities or money of or belonging to clients:
 - (a) a payment order that is payable to the order of, a specified person or bearer (not being the licensee, licensee or a firm in which the licensee is a partner) and which the licensee receives from, or on behalf of, a client, express or implied instructions that it be delivered to the person to whom it is payable; or
 - (b) money received in respect of brokerage or any other proper charge due to the licensee or a nominee of the licensee in the ordinary course of the licensee's business.

Granted by

Terrence W Snape

Terrence W Snape
as delegate of the Australian Securities Commission
29 September 1994

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8. Orders to buy, sell, subscribe for, buy-back or redeem securities placed on behalf of each of the licensee's clients shall only be in the name of such client or client's nominee, not being the licensee or an associate as defined in Division 2 of Part 1.2 of the Law.
9. The licensee may not act as management company of an undertaking, scheme or enterprise created pursuant to an approved deed within the meaning of Division 5 of Part 7.12 of the Law.

References to section, part and division numbers are references to provisions of the Corporations Law (the "Law") unless otherwise specified. Terms used in the licence and the Schedule attached to the licence have the same meaning as that given to them in the Law.

Endorsement by issuer of this Proper Authority:
I, John Anthony Ardino being authorised by Lifespan Financial Planning Pty Ltd (the Licensee), hereby certify that:

- (a) This is a true copy of Dealer's Licence No. 79061 and
- (b)

William Gordon Gwynne

acts for or by arrangement with the Licensee.

John Ardino
Signature of Authorised Officer
Lifespan Financial Planning Pty Ltd

30 April 2001